

fico finance

Fast. Easy. Banker Free.

EASY LOAN APPLICATION FORM



We are not bankers

ABOUT THIS LOAN

Amount required: \$ _____

Purpose of loan: _____

Term of loan: 36 24 12 Other:

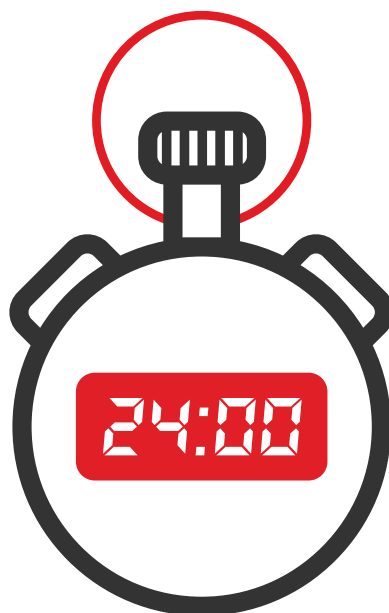
(in months)

PLEASE READ AND COMPLETE:

For Fico Finance to approve your loan application, we need the following:

- This application form, fully completed
- 3 months of bank statements
- 3 months of wage slips
- Photo identification
- Proof of your address
- Details of your loan security.

Please note - Fico Finance does not process unsecured loans.



Approval within 24 hours

ABOUT YOU

APPLICANT ONE

Title: Mr. Mrs. Ms. Miss Other _____

First name: _____

Middle name/s: _____

Surname: _____

Date of birth: _____ IRD number: _____

Home phone: () _____ Mobile phone: _____

Email: _____

No. of dependant children: _____

Drivers Licence type: _____
(Learners / Restricted / Full)

Marital status: _____

Residential status: Renting Own home - paying a mortgage Freehold
 Boarding Living with parents/relatives

Home address _____

How long have you lived at this address? _____

Postal address (if different from above address) _____

Previous address (if less than 2 years at current address) _____

How long did you live at this address? _____

Landlord's details (if you rent or board) Name: _____

Address: _____ Phone: _____

Employment

Occupation: _____

Employer's name: _____

Employer's address: _____

Employer's phone: _____

How long employed? _____

Previous employer: _____

How long employed? _____

Self employed? Yes No

Your Accountant: _____

ABOUT YOU

APPLICANT TWO

Title: Mr. Mrs. Ms. Miss Other _____

First name: _____

Middle name/s: _____

Surname: _____

Date of birth: _____ IRD number: _____

Home phone: () _____ Mobile phone: _____

Email: _____

No. of dependant children: _____

Drivers Licence type: _____
(Learners / Restricted / Full)

Marital status: _____

Residential status: Renting Own home - paying a mortgage Freehold
 Boarding Living with parents/relatives

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Occupation: _____

Employer's name: _____

Employer's address: _____

Employer's phone: _____

How long employed? _____

Previous employer: _____

How long employed? _____

Self employed? Yes No

Your Accountant: _____

MONTHLY INCOME & EXPENSES

Taxable income: <small>(Gross salary/wages)</small>	\$ _____
Any other income: <small>(Net rental, investment income, etc)</small>	\$ _____
Total income:	\$ _____
Mortgage/rent/board:	\$ _____
Loans and HPs:	\$ _____
Credit card/retail debt:	\$ _____
Living expenses:	\$ _____
Child support:	\$ _____
Total Expenses:	\$ _____

YOUR ASSETS

Your home:	\$ _____	Make: _____ Model: _____ Rego: _____ Year: _____
Bach/rental property:	\$ _____	
Investments:	\$ _____	Make: _____ Model: _____ Rego: _____ Year: _____
Money in bank account/s:	\$ _____	
Vehicle/s:	\$ _____	
Furniture:	\$ _____	
Jewellery:	\$ _____	
Other:	\$ _____	
Total Assets:	\$ _____	

YOUR LIABILITIES

	Balance owed	Monthly repayment	Provider
Mortgage/s:	\$ _____	_____	_____
Hire purchase 1:	\$ _____	_____	_____
Hire purchase 2:	\$ _____	_____	_____
Personal loan/s:	\$ _____	_____	_____
Overdraft/s:	\$ _____	_____	_____
Credit card 1:	\$ _____	_____	_____
Credit card 2:	\$ _____	_____	_____
Retail card/s:	\$ _____	_____	_____
Total Liabilities:	\$ _____	\$ _____	

Are you a guarantor for someone else's loan? Yes No

Have you ever defaulted on a loan or HP agreement? Yes No

Office use only.

Can the Applicant/s afford the loan? Yes No Signed: _____

YOUR FINANCIAL POSITION

APPLICANT TWO

MONTHLY INCOME & EXPENSES

Taxable income:	\$	_____
<small>(Gross salary/wages)</small>		
Any other income:	\$	_____
<small>(Net rental, investment income, etc)</small>		
Total income:	\$	_____
Mortgage/rent/board:	\$	_____
Loans and HPs:	\$	_____
Credit card/retail debt:	\$	_____
Living expenses:	\$	_____
Child support:	\$	_____
Total Expenses:	\$	_____

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Investments:	\$	_____	Make: _____ Model: _____ Rego: _____ Year: _____
Money in bank account/s:	\$	_____	
Vehicle/s:	\$	_____	
Furniture:	\$	_____	
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Total Liabilities:	\$ _____	\$ _____	

Are you a guarantor for someone else's loan? Yes No

Have you ever defaulted on a loan or HP agreement? Yes No

Office use only.

Can the Applicant/s afford the loan? Yes No Signed: _____

OUR TERMS & CONDITIONS

Personal Declaration

I declare that I am not an undischarged Bankrupt nor am I liable under the Insolvency Act 1967 or its amendments and I have not used the No Asset Procedure to be excused from my debts in the past.

I declare that I am over the age of 18 years old and the above information is true and correct in every particular, that there are no omissions and that it is upon this basis that I make this application.

By signing this form I acknowledge that:

1. A copy of the current terms and conditions, under which a Fico Finance Credit Contract is granted, is available on request
2. Signing of this application is acceptance that the Terms & Conditions of this loan may be updated from time to time as notified by Fico Finance
3. I will be personally liable for the full amount of credit as well as all fees and charges payable under the credit contract
4. Where this application is signed by more than one person, all signatories will be jointly and severally liable for the full amount of credit.

Privacy Act & Consent:

Any information provided to Fico Finance will be used for the following purposes:

1. Assessment of my creditworthiness
2. Assessing credit limits and enforcing the Conditions
3. Offering me insurance and related products
4. Maintenance of credit records with Fico Finance, any related company, their credit agencies and any other external agency.

I irrevocably authorise Fico Finance to:

1. Make all necessary inquiries (and to receive information) concerning my credit worthiness, my residence and employment from credit providers, government agencies, employers or any other named party on this application for the purpose of determining creditworthiness and/or enforcement of any credit contract with Fico Finance, and for the purposes of considering any future request from you for credit
2. Provide credit reporting agencies with my personal information and that they may hold this information on their systems and disclose it to authorised users of the credit agencies services
3. Receive updates from any credit agency or duly appointed party to enable the collection or enforcement of any credit contract with Fico Finance
4. Disclose to any credit reporting agencies any payments which are overdue and for which we have started debt recovery action against you; information that you have, in our opinion, committed a serious credit infringement; and advice that you have fully repaid credit provided by Fico Finance Limited
5. Give any guarantor or proposed guarantor of this credit contract any information as is deemed necessary for the enforcement or proposed enforcement of the guarantee. This information may include: information detailed in this application, creditworthiness, credit history and defaults
6. Give any mortgagee or insurer such information about your credit worthiness, credit standing, credit history and credit capacity as is necessary for the assessment of the risk of defaulting under the mortgage insurance
7. Use all personal information held about me, now or in the future, to help it provide or to tell me about other products or services which may interest, for its internal administration processes and for the purpose of market or customer satisfaction research
8. Communicate with me / us by any means, including: mail, email, cellphone or sms text messaging, in relation to any loan I / we may have as a result of this, or any subsequent application.
9. I authorise Fico Finance Limited or its agent to obtain information relating to my Drivers Licence from the Land Transport NZ Driver Check Service. *Client to tick once read*
10. I authorise Fico Finance Limited or its agent to obtain, retain, use and disclose any information the Ministry of Justice may hold in relation to court fines in my name. *Client to tick once read*

IDENTIFICATION

APPLICANT ONE

Please provide two forms of photo ID

01. Type of ID:

Number: _____ Expiry: _____

02. Type of ID:

Number: _____ Expiry: _____

Alternative contact details

Details of a relative/friend
in New Zealand **not** living
at your address:

Name: _____

Address: _____

Phone number/s: _____

What is their relationship to you? _____

APPLICANT TWO

Please provide two forms of photo ID

01. Type of ID:

Number: _____ Expiry: _____

02. Type of ID:

Number: _____ Expiry: _____

Alternative contact details

Details of a relative/friend
in New Zealand **NOT** living
at your address:

Name: _____

Address: _____

Phone number/s: _____

What is their relationship to you? _____

I HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS:

I acknowledge that any credit facility provided as a result of this application has been made on the basis of the answers and details recorded herein. If subsequently these are found to be untrue, you acknowledge that you will have obtained credit by fraudulent means and may face legal proceedings.

APPLICANT ONE

Signature _____

Date: _____

APPLICANT TWO

Signature _____

Date: _____