

LOAN APPLICATION

In order to assess your funding application, we need the following:

- This application form, fully completed and signed
- Photo ID of all applicants
- A set of business financial accounts, no older than six months old
- Details of your loan security
- A copy of Trust Deed if a trust is involved in transaction

Name of Borrower:

Borrower's IRD Number:

GST Registered: Yes No

Accountant Details:

Lawyer Details:

Briefly describe your funding requirements (including required term and proposed repayment source):

A: PERSONAL DETAILS OF BORROWERS/GUARANTORS

Borrower/Guarantor One

Borrower/Guarantor Two

Name:

Name:

Mr. Mrs. Miss. Ms.

Mr. Mrs. Miss. Ms.

Date of Birth (DD/MM/YY) / /

Date of Birth (DD/MM/YY) / /

Current Address:

Current Address:

Email:

Email:

Mobile: Landline:

Mobile: Landline:

NZ Resident? Yes No

NZ Resident? Yes No

Occupation: Employer:

Occupation: Employer:

IRD Number:

IRD Number:

B: EXISTING ASSETS

If this information is already held in an existing format (e.g. excel, pdf), then please provide separately along with this signed application form, rather than filling out this section.

Property Address	Owner	Value
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$

Vehicles (Year / Make / Model)	Owner	Value
1. / /		\$
2. / /		\$
3. / /		\$
4. / /		\$

Other Assets e.g. Deposits/Shares	Owner	Value
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$

Life Insurance Company	Life Assured	Amount
1.		\$
2.		\$
TOTAL		\$

List any GST registered entities/owners below:

Entity Name	Registered for GST?		GST Number
1.	Yes	No	
2.	Yes	No	
3.	Yes	No	

C: EXISTING LIABILITIES

If all or parts of this information is already held in an existing format (e.g. excel, pdf), then please provide separately along with this signed application form, rather than filling out this section.

Property Address			Lender & Monthly Amount	Amount of Loan/Overdraft/Credit Facility
1.			\$	\$
2.			\$	\$
3.			\$	\$
4.			\$	\$
5.			\$	\$
6.			\$	\$

Vehicles (Year / Make / Model)			Lender & Monthly Amount	Amount of Loan/Overdraft
1.	/	/	\$	\$
2.	/	/	\$	\$
3.	/	/	\$	\$

Other Liabilities/Personal Loans/Credit Cards			Lender & Monthly Amount	Amount of Loan/Overdraft
1.			\$	\$
2.			\$	\$
3.			\$	\$
4.			\$	\$

Guarantees/Student Loans		Monthly Amount (if any)	Amount of Guarantee/Student Loan
1.		\$	\$
2.		\$	\$
TOTAL			\$

D: INCOME

**Borrower/Guarantor One
Monthly Income**

**Borrower/Guarantor Two
Monthly Income**

Name:

Name:

Salary/Wages:

\$

Salary/Wages:

\$

Benefits:

\$

Benefits:

\$

Interest:

\$

Interest:

\$

Dividends:

\$

Dividends:

\$

Rental Income:

\$

Rental Income:

\$

Pension:

\$

Pension:

\$

Other Income:

\$

Other Income:

\$

Other Income:

\$

Other Income:

\$

Total Annual Income:

\$

Total Annual Income:

\$

**If this application is for a business and/or your income is derived from a business, please also provide your latest accountant prepared financial statements. If these are older than 6 months old, then ALSO include your management accounts (profit and loss, and balance sheet).*

D: SIGNATURES

I hereby authorise Fico Finance or its agents/assignees to obtain information they require so that they can make an informed decision relating to the granting of any credit pertaining to this application.

OUR TERMS & CONDITIONS

In accordance with the requirements of the Privacy Act 2020, Fico Finance Limited brings the following to your attention:

1. This application collects personal information about you.
2. The purpose of collecting this information is to assess your eligibility for the credit you are seeking.
3. The intended recipients of the information are Fico Finance Limited and other providers of credit, credit reference, debt collection agencies, employer(s) both current and previous, AML service providers, research firms and direct marketing firms engaged by Fico Finance Limited from time to time.
4. The information is being collected and will be held by Fico Finance Limited.
5. You do not have to provide the information to us but if you do not provide all or any part of the information requested by Fico Finance Limited your credit application may be declined.
6. You have rights under the Privacy Act 2020 and the Credit Reporting Privacy Code 2020 to access and correct any personal information about you held by Fico Finance Limited.

By signing this form:

1. You authorise Fico Finance Limited to obtain a credit report from a credit reporting agency or obtain such information from any credit providers, insurance companies, government agencies, and/or employer(s), accountant(s) or other persons and you authorise such persons to provide to Fico Finance Limited such information about you as is necessary for Fico Finance Limited to consider whether to grant you credit, for the purposes of administration and protection of any credit provided and for the purposes of considering any future request from you for credit under any agreement.
2. You authorise Fico Finance Limited to give a credit reporting agency certain personal information about you including:
 - Information which enables you to be identified;
 - The fact that you have applied for credit and the amount of credit;
 - 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.
3. You acknowledge that Fico Finance Limited may give to a guarantor or proposed guarantor of your credit contract any information, including information about your credit worthiness, credit standing, credit history and credit capacity in connection with your loan account as is necessary for the enforcement or proposed enforcement of the guarantee.

4. You acknowledge that Fico Finance Limited may give to a mortgage 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.
5. You authorise Fico Finance Limited to disclose information about yourself to its related companies, credit reporting agencies and to other parties authorised and/or required by law to collect information an (if necessary) to any person assisting Fico Finance Limited in the enforcement of any agreement between Fico Finance Limited and yourself.
6. You authorise Fico Finance Limited to use and disclose your information to help it provide or to tell you about other products or services which may interest you, for its internal administration processes and for the purpose of market or customer satisfaction research.
7. You 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 have been found to be untrue, you have obtained credit by fraudulent means and may face legal proceedings.
8. You acknowledge that if any subsequent loan is granted in your personal name(s) and as such the loan is for business purposes it shall not be subject to the provisions of the Credit Contracts Consumer Finance Act 2003 (CCCFA).
9. You authorise Fico Finance or its agent to obtain information relating to your driver's licence from the Land Transport NZ Driver Check service.
10. You authorise Fico Finance or its agent to obtain information about yourself or your company from any Government Department or Authority including Inland Revenue, Ministry of Justice, The Police, and Customs and Excise.
11. Use of Personal Information: You understand that Fico Finance Limited may contact you by mail, email or telephone from time to time about its products and services and those of its corporate partners that may interest you.

BORROWER

Signed:

Name:

Date (DD/MM/YY):

/ /

BORROWER

Signed:

Name:

Date (DD/MM/YY):

/ /

GUARANTOR

Signed:

Name:

Date (DD/MM/YY):

/ /

GUARANTOR

Signed:

Name:

Date (DD/MM/YY):

/ /