



PLEASE SUPPLY THE FOLLOWING WITH YOUR APPLICATION

- ✓ **IDENTIFICATION:** We are legally obliged to verify the identity of your business and it's directors, partners, beneficial owners and/or additional beneficial owners. If you cannot supply these documents, please **speak to a team member on 0800 21 21 21** so we may suggest alternatives.

Real Finance accepts the following documents as suitable identification:

- Current NZ or Foreign Passport or current NZ Firearms Licence; or
 - Full NZ or Foreign birth certificate, along with a NZ Drivers Licence, +18 Card; or
 - NZ Drivers Licence, along with bank statement, a registered and signed bank card, Supergold Card, or a Statement issued by a Government Agency no more than 12 months old.
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- ✓ **AFFORDIBILITY ASSESSMENT:** In order to assess your business's ability to repay any lending facility, help with loan term options and to fulfil legislative requirements we require;
 - A recent, full Bank Statement, or multiple if you use multiple accounts ; and
 - Disclosure of any future regular or lump sum income or expenditure that is already known; and
 - The business's last annual accountants reports
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- ✓ **TENANCY AGREEMENT or RATES DEMAND** (If you own your own property)
 - This is to assist verification of your identity and the identity of each party to the Lending Facility.
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- ✓ **SECURITY FOR LENDING FACILITY:** In almost all cases, your approved lending facility will be "secured" with security you or your business owns. If you are at all unsure what this means for you, or your rights and responsibility's as a guarantor against your business borrowing money or as a party who makes decisions on behalf of your business, please call one of our team who will be happy to explain your options.
 - **Stock:** An authorised agent of Real Finance may need to sight and assign a value to the goods.
 - **Vehicle: REGISTRATION NUMBER and INSURANCE DETAILS** of vehicle/s in your name. Please note that the vehicle should be no more than **TWELVE** years old and the registered owner must sign on the contract.
 - **Property:** Please provide a recent rates demand, or the address along with the appropriate legal description and owners name/s.

IMPORTANT: Information provided will be used to assess your borrowing ability and credit worthiness. In accordance with the Privacy Act 1993, information about you will not be released to any third party until we receive a privacy waiver from them, signed by you, where we are otherwise required to under law or to facilitate collection of the outstanding debt.

Real Finance Limited is a Registered Financial Services Provider - FSP3821





CONFIDENTIAL BUSINESS LOAN APPLICATION

COMPANY NAME		REGISTERED	/ /
BUSINESS NUMBER		IRD NUMBER	
BUSINESS INDUSTRY			
BUSINESS ADDRESS		TIME AT ADDRESS	YEARS MONTHS
POSTAL ADDRESS			
PERSON ACTING		WORK PHONE	
POSITION		MOBILE PHONE	
EMAIL ADDRESS			

NAME OF OTHER DIRECTOR/S	HOME ADDRESS	CONTACT NUMBER

NAME OF SHAREHOLDER/S	HOME ADDRESS	CONTACT NUMBER

LOAN DETAILS

AMOUNT REQUIRED	\$	LOAN PURPOSE	
REPAYMENTS (CIRCLE)	\$	WEEKLY / FORTNIGHTLY / MONTHLY	MANUALLY / DIRECT DEBIT
SECURITY (CIRCLE APPLICABLE)	STOCK	VEHICLE/S	PROPERTY OTHER [Specify Details]
HOW DID YOU HEAR ABOUT US (CIRCLE)	FLYER	SIGN	FRIEND RADIO INTERNET NEWSPAPER OTHER

I/We hereby declare that the information provided is true and correct and acknowledge that if found to be not true and correct, Real Finance Limited (RFL) may demand repayment of the then outstanding balance of any loan bearing my/our name/s which I/We will pay forthwith on such demand.

I/We agree to RFL arranging credit enquiries, PPSR enquiries and/or chattel valuations, the cost of which will be added to my/our loan.

I/We acknowledge that this form and all supporting documentation remain the property of RFL and that this Application is made on that basis. If this application cannot be approved, I/we consent to RFL sending my details to a lead generation company or external Lender to look for alternative finance.

DATE

PERSON ACTING SIGNATURE



PRIVACY ACT ACKNOWLEDGEMENT AND CONSENT

I (**being each applicant named below**) understand that all personal information Real Finance Limited (“Real Finance”) collects about me will be retained for the following purposes:

- To process my or my business requests for finance, my credit worthiness and financial position now and in the future;
- For the management, assessment or enforcement of any agreement and/or security I have with Real Finance;
- To verify my identity when necessary;
- To collect any outstanding debt from me, or to offer me further finance;
- To market the products or services of Real Finance or it’s associated companies to me.

I **authorise Real Finance (for the purposes above) to:**

- Make enquires about me and my business, disclose my personal information to any third party and/or obtain information about me that Real Finance considers necessary from any third party (without limitation). I authorise **any** such third party to provide you information about me that you consider necessary for such purposes;
- The enquiries from third parties that I have authorised particularly include:
 - Accessing name and address information about me from the Motor Vehicle Register, even if I have previously requested such information be withheld;
 - Confirming details where Real Finance has an existing security interest in a motor vehicle;
 - Verifying the owner of a motor vehicle when assessing an application to provide finance in relation to that vehicle;
 - Making fines status enquiries to the Ministry of Justice, if I have voluntarily provided my drivers license information for that purpose;
- Disclose information about me (where required) to any third party, including default information to any credit reporting agency, such as but not limited to Equifax Limited or Centrix Group Limited;
- Obtain from any credit reporting agency any information which it holds;
- To use my personal information to inform me from time to time about Real Finance’s products or services, or those products or services of its associated companies.

I **understand that** I have the right to access personal information held by Real Finance, and can request any alterations by writing to Real Finance Limited, P.O Box 11094, Wellington, 6142.

I **understand that** all information Real Finance provides to credit reporting agencies (including default information) will be held by that agency for its credit reporting service and that agency may give such information to its subscribing customers, including customers to whom that agency is permitted by law to disclose such information to assist them in verifying my identity. I also understand that I may access and correct the information held by those agencies by writing to each agency.

SIGNATURE(S) OF BUSINESS AND DIRECTOR/S

Acting on behalf of _____ (insert business name)		Date: _____	
Person Acting Name:	_____	Signature:	_____
Directors Name:	_____	Signature:	_____
Directors Name:	_____	Signature:	_____