# PLEASE SUPPLY THE FOLLOWING WITH YOUR APPLICATION

* **IDENTIFICATION:** We are legally obliged to verify the identity of all our customers. 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.
* **AFFORDIBILITY ASSESSMENT:** In order to assess your ability to repay a loan, help with loan term options and to fulfil legislative requirements we require;
* a recent, full Bank Statement, or mulitple if you use multiple accounts ; and
* 2 Payslips (if working) dated no more than 3 months prior to your application.
* **TENANCY AGREEMENT** or **RATES DEMAND** (If you own your own property)
* **SECURITY FOR LOAN:** In almost all cases, your approved loan will be “secured” with security you own. If you are at all unsure what this means for you, or your rights and responsibility’s as a borrower, please call one of our team who will be happy to explain your options.
* **Household Chattels:** An authorised agent of Real Finance will need to sight and assign a value to the goods.
* **Vehicle: REGISTRATION NUMBER** and **INSURANCE** **DETAILS** of the car 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, or where we are otherwise required to under law.

# CONFIDENTIAL CONSUMER LOAN APPLICATION

/ /

LAST NAME DATE OF BIRTH

FIRST NAME/S

YEARS MONTHS

CURRENT ADDRESS TIME LIVED THERE

PREVIOUS ADDRESS

HOME PHONE

EMAIL ADDRESS

MOBILE PHONE

EM PLOYER

WORK PHONE

OCCUPATION

YEARS MONTHS

WORK ADDRESS EMPLOYED THERE

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| NEXT OF KIN | NAME | ADDRESS | PHONE NUMBER | RELATIONSHIP TO YOU |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**APPLICANT 2:**

/ /

DATE: APPLICANT 1 SIGNATURE: APPLICANT 2 SIGNATURE:

LAST NAME DATE OF BIRTH

FIRST NAME MOBILE PHONE

EMPLOYER WORK PHONE

YEARS MONTHS

OCCUPATION EMPLOYED THERE

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| NEXT OF KIN | NAME | ADDRESS | PHONE NUMBER | RELATIONSHIP TO YOU |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**LOAN DETAILS**

$

AMOUNT REQUIRED LOAN PURPOSE

$ WEEKLY / FORTNIGHTLY / MONTHLY MANUALLY / DIRECT DEBIT

REPAYMENTS (CIRCLE)

FURNITURE VEHICLE PROPERTY OTHER [Specify in Details]

SECURITY (CIRCLE APPLICABLE)

MAKE/MODEL YEAR REGO

DETAILS (CAR REGO ETC)

CURRENT LOANS ELSEWHERE

DO YOU REQUIRE INSURANCE?

ASK US ABOUT OUR PRODUCT RANGE

FLYER SIGN FRIEND RADIO INTERNET NEWSPAPER OTHER

HOW DID YOU HEAR ABOUT US (CIRCLE)

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 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 Real Finance 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 Real Finance and that this Loan Application is made on that basis. If this application cannot be approved, I/we consent to Real Finance sending my details to a lead generation company to look for alternative suitable finance.

DATE APPLICANT 1 SIGNATURE APPLICANT 2 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 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, 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 agencys (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 agencys by writing to each agency.

# APPLICANT’S SIGNATURE(S)

**Applicant 1 Applicant 2**

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# AFFORDIBILITY ASSESSMENT

This form will help you work out how much money you have left after deducting your regular expenses from your income. It may also help you decide which expenses (if any) could be eliminated to improve your present financial situation.

Name: Date:

**REGULAR INCOME (AFTER TAX)**

WEEKLY

FORTNIGHTLY

MONTHLY

**(CIRCLE ONE)**

**Yourself**  **Partner/Co-Borrower** **SUB TOTAL A**

$

$

$

|  |
| --- |
| **ALL THE OUTGOINGS BELOW SHOULD BE CALCULATED AS PER THE REGULAR INCOME YOU HAVE CIRCLED ABOVE.** |

|  |  |
| --- | --- |
| **SUB TOTAL A** | $ |
| Income from Boarders? | +$ |
| **SUB TOTAL B** | $ |
| **SUB TOTAL C** | - $ |
| **TOTAL**  SURPLUS/DEFICIT | $ |

**REGULAR OUTGOINGS**

|  |  |
| --- | --- |
| RENT/MORTGAGE/BOARD | $ |
| RATES | $ |
| POWER/GAS | $ |
| PHONE/MOBILE | $ |
| HIRE PURCHASE(S) | $ |
| MOTOR VEHICLE PAYMENTS | $ |
| LIFE INSURANCE | $ |
| OTHER INSURANCE | $ |
| FOOD | $ |
| MEDICAL | $ |
| LOAN REPAYMENTS  NOT REAL FINANCE! | $ |
| CREDIT CARD(S) | $ |
| OTHER | $ |
| **SUB TOTAL C** | **$** |