



## PLEASE SUPPLY THE FOLLOWING WITH YOUR APPLICATION

For each beneficial owner we require:

- ✓ **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.
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- ✓ **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 multiple if you use multiple accounts (We can supply a secure link to obtain these for your convenience); and
    - 2 Payslips (if working) dated no more than 3 months prior to your application.
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- ✓ **PROOF OF ADDRESS:** Tenancy Agreement or Rates Demand (If you own your own property)
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- ✓ **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 Items:** An authorised agent of Real Finance will need to sight and assign a market value to these items. You may not use certain essential household items as collateral, and our team will explain what these items are.
    - **Vehicle: Registration Number and Insurance details** of the vehicle in your name. Please note that the vehicle should be no more than **twelve (12)** years old and the registered owner must sign on any agreement.
    - **Property:** Please provide a recent rates demand, or the address of the property - along with the appropriate legal description and owners names.
    - **Unsecured:** Real Finance may consider options for unsecured lending, but your credit score will need to be strong to allow for this type of borrowing.

## 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 AND CONSENT DISCLAIMER

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

- To process my requests for finance, my credit worthiness, collateral validity 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 RFL or it’s associated companies to me.

I authorise RFL (for the purposes above) to:

- Make inquiries about me, disclose my personal information to any third party and/or obtain information about me that RFL 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 inquiries from third parties that I have authorised particularly include:

- Accessing name and address information about me from Waka Kotahi/NTZA (the Motor Vehicle Register);
- Confirming details where RFL 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;
- Fines status inquiries to the Ministry of Justice, if I have voluntarily provided my drivers license details 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 corrections by writing to Real Finance Limited, P.O Box 11094, Wellington, 6142, or by email to [info@realfinance.co.nz](mailto:info@realfinance.co.nz)
- I can opt-out of having my personal information disclosed under an S241 authorisation by contacting Waka Kotahi/NZTA (Motor Vehicle Register)
- all information RFL 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.

I consent to Real Finance:

- carrying out affordability assessments and/or asset valuations, the cost of which will be added to the loan if approved. This form shall remain with and the property of the issuer. If this application cannot be approved, I consent to RFL sending my details to a lead generation company or external Lender to look for alternative suitable finance.
- its Agents and third party lenders providing me commercial electronic messages. I understand consent can be withdrawn at any time by using the unsubscribe function or emailing [info@realfinance.co.nz](mailto:info@realfinance.co.nz) with “UNSUBSCRIBE” in the heading, but am also aware that contractual information legally required to reach me may still be supplied to any known contact methods, including email.

## 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: _____ |