



APPLICATION CHECKLIST

- ✓ **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.
- ✓ **AFFORDABILITY ASSESSMENT:** In order to assess your ability to repay a loan, help with loan term options and for security requirements we require;
- a 90-Day Bank Statement for any transactional account you hold (we prefer to receive these via our secure E-Bank system but talk to our team if you wish to provide paper based versions); 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 must 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. In accordance with the Privacy Act, 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.

All information provided becomes the property of Real Finance Limited and remains on file whether your application is accepted or not.

