



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.
- ✓ **AFFORDABILITY 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.
- ✓ **PROOF OF ADDRESS:** 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 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 CONSUMER LOAN APPLICATION

LAST NAME		DATE OF BIRTH	/ /
FIRST NAME/S		MSD NUMBER	
CURRENT ADDRESS		TIME LIVED THERE	YEARS MONTHS
PREVIOUS ADDRESS			
EMAIL ADDRESS		HOME PHONE	
EMPLOYER		MOBILE PHONE	
OCCUPATION		WORK PHONE	
WORK ADDRESS		EMPLOYED THERE	YEARS MONTHS

NEXT OF KIN	NAME	ADDRESS	PHONE NUMBER	RELATIONSHIP TO YOU

APPLICANT 2:

LAST NAME		DATE OF BIRTH	/ /
FIRST NAME		MSD NUMBER	
EMAIL ADDRESS		MOBILE NUMBER	
EMPLOYER		WORK PHONE	
OCCUPATION		EMPLOYED THERE	YEARS MONTHS

NEXT OF KIN	NAME	ADDRESS	PHONE NUMBER	RELATIONSHIP TO YOU

LOAN DETAILS

AMOUNT REQUIRED	\$	LOAN PURPOSE	
REPAYMENTS (CIRCLE)	\$	WEEKLY / FORTNIGHTLY / MONTHLY	MANUALLY / DIRECT DEBIT
SECURITY (CIRCLE APPLICABLE)	FURNITURE	VEHICLE	PROPERTY
DETAILS (CAR REGO ETC)	MAKE/MODEL	YEAR	REGO
CURRENT LOANS ELSEWHERE			
DO YOU REQUIRE INSURANCE? ASK US ABOUT OUR PRODUCT RANGE			
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

APPLICANT 1 SIGNATURE

APPLICANT 2 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 its 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) under Gazette Notice <https://gazette.govt.nz/notice/id/2022-au4072>;
- 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** (contact via www.equifax.co.nz/privacy) or **Centrix Group Limited** (contact via <https://www.centrix.co.nz/privacy-statement/>);
- 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
- 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 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.

APPLICANT’S SIGNATURE(S)

Applicant 1 Name: _____ Signature: _____ Date: _____	Applicant 2 Name: _____ Signature: _____ Date: _____
--	--

AFFORDABILITY ASSESSMENT

This form helps work out how much is available for loan repayments after deducting your regular expenses from your regular income. It may also help determine which expenses (if any) could be eliminated to improve your current financial situation.

NAME:					
DATE:		DEPENDANTS:		PAY PERIOD:	

NET INCOME (AFTER TAX):

YOURSELF	PARTNER	BOARDERS	TOTAL INCOME
\$	\$	\$	\$

NAME OF EXPENSE	AMOUNT (PER PERIOD)	NOTES
RENT / MORTGAGE / BOARD	\$	
RATES	\$	
INSURANCE - HOUSE	\$	
- VEHICLE	\$	
- CONTENTS	\$	
- LIFE / MEDICAL	\$	
INTERNET	\$	
SKY / NETFLIX / LIGHTBOX / SPOTIFY	\$	
POWER/GAS	\$	
PHONE / MOBILE	\$	
HIRE PURCHASE 1	\$	
HIRE PURCHASE 2	\$	
MOTOR VEHICLE PAYMENTS	\$	
FOOD	\$	
MEDICAL / DOCTOR	\$	
LOAN REPAYMENTS (NOT REAL FINANCE)	\$	
LOAN REPAYMENTS (REAL FINANCE)	\$	
CREDIT CARDS	\$	
SCHOOL / KIDS	\$	
PETROL/PUBLIC TRANSPORT	\$	
GYM MEMBERSHIPS	\$	
DONATIONS	\$	
TOTAL EXPENSES:	\$	

OUTCOME BEFORE DISCRETIONARY EXPENDITURE:	\$	SURPLUS	DEFICIT
DISCRETIONARY EXPENDITURE - Including takeaways, going out for dinner, movies, coffee etc.	\$		
OUTCOME AFTER DISCRETIONARY EXPENDITURE:	\$	SURPLUS	DEFICIT

If the total **before** discretionary expenditure is a deficit, then Real Finance Limited (its agents or External Lenders) will consider what options (if any) may still allow your application to proceed, including consolidation of other debt/s or independent budget advice and/or debt coaching.

If the total **after** discretionary expenditure is a deficit, then we will need to know how you will reduce your expenditure in this area to allow the proposed loan repayments to remain affordable without being likely to cause undue financial hardship.

By submitting this Affordability Assessment, you are confirming that it is a true and accurate reflection of your current income and expenses, and that we may rely on the information to reasonably assess your ability to meet repayment obligations for any existing loan application, including loan applications which are made up to 6 months from now. You also confirm that, should anything change in the future, you will communicate those changes to us immediately.