

## PLEASE SUPPLY THE FOLLOWING

### Along with your Application Form, Privacy Waiver and Budget Form.

- ✓ **IDENTIFICATION:** **TWO** of the following: Drivers Licence, Birth Certificate, Passport, Community Service Card or a bill with your name and address on it.
- ✓ **PAYSLIP:**
- ✓ **BANK STATEMENT:** showing at least the last 25 transactions.
- ✓ **TENANCY AGREEMENT** or **RATES DEMAND** (If you own your own house.)

- ✓ **SECURITY:**

**Household Chattels for security:**

An authorised agent of Real Finance Limited will need to sight and assign a value to the goods.

**Car for security:**

**REGISTRATION NUMBER** and **INSURANCE DETAILS** of the car in your name.

Note: The car must be no more than **TWELVE** years old and the registered owner must sign on the contract.

**Property as security:**

Please provide a rates demand, or provide the address along with the appropriate legal description and owners names.

**IMPORTANT:** Information provided will be used to assess your borrowing ability. In accordance with the Privacy Act 1993, information about you will not be released to a third party until we receive a privacy waiver from them, signed by you, or where we are otherwise required to by law. All information provided remains on file whether your application is accepted or not.



## CONFIDENTIAL LOAN APPLICATION

LAST NAME		DATE OF BIRTH	/ /
FIRST NAME/S		TIME LIVED THERE	YEARS MONTHS
CURRENT ADDRESS		HOME PHONE	
PREVIOUS ADDRESS		MOBILE PHONE	
EMPLOYER		WORK PHONE	
OCCUPATION		EMPLOYED THERE	YEARS MONTHS
EMAIL ADDRESS		PARENTS PHONE	
PARENTS NAMES		RELATIONSHIP	
PARENTS ADDRESS			
NAME OF CLOSEST RELATIVE			
ADDRESS OF CLOSEST RELATIVE			

### APPLICANT 2:

LAST NAME		DATE OF BIRTH	/ /
FIRST NAME		MOBILE PHONE	
EMPLOYER		WORK PHONE	
OCCUPATION		EMPLOYED THERE	YEARS MONTHS
NAME OF CLOSEST RELATIVE		RELATIONSHIP	
ADDRESS OF CLOSEST RELATIVE			

### LOAN DETAILS

AMOUNT REQUIRED	\$	PURPOSE	
REPAYMENTS (CIRCLE)	\$	WEEKLY / FORTNIGHTLY / MONTHLY	MANUALLY / AP
SECURITY (CIRCLE APPLICABLE)		FURNITURE	VEHICLE
DETAILS (CAR REGO ETC)		PROPERTY	OTHER [Specify in Details]
CURRENT LOANS ELSEWHERE:	MAKE/MODEL	YEAR	REGO
HOW DID YOU HEAR ABOUT REAL (CIRCLE)	FLYER	SIGN	FRIEND
	INTERNET	NEWSPAPER	OTHER

I/We irrevocably authorise any person or company to provide you with such information as you may require in response to your credit inquiries.

I/We hereby declare that the information provided is true and correct and if is not true and correct, Real Finance Limited may demand repayment of the then outstanding balance of the loan and I/We will pay forthwith on such demand.

I/We agree to Real Finance Limited arranging credit checks, and/or budget analysis and/or chattel valuation, the cost of which will be added to my/our loan.

I/We irrevocably authorise Real Finance Limited to furnish to any third party details of this application and any subsequent dealings that I/We have with Real Finance Limited as a result of this application being submitted.

I/We acknowledge that this form and all supporting documentation remain the property of Real Finance Limited and that this Loan Application is made on that basis.

TODAY'S DATE: SIGNATURE: APPLICANT 2 SIGNATURE:



## PRIVACY WAIVER

I \_\_\_\_\_ (name of client) in accordance with the Privacy Act 1993, Principle 11 (d) hereby authorise and request all persons, companies, their employees and agents to release any information requested by Real Finance Limited ("*Real Finance*") in relation to the following:

- |  |                              |
|--|------------------------------|
| a) <b>MY CURRENT ADDRESS</b>             | e) <b>MY CONTACT DETAILS</b> |
| b) <b>MY CURRENT TELEPHONE NUMBER</b>    | f) <b>MY INCOME</b>          |
| c) <b>ANY OTHER KNOWN NAMES</b>          | g) <b>MY ASSETS</b>          |
| d) <b>MY CURRENT BANK ACCOUNT NUMBER</b> | h) <b>MY LIABILITIES</b>     |

Without limiting the parties from whom *Real Finance* may obtain information, I specifically authorise and request the following to provide the above information.

- a) **ANY GOVERNMENT AGENCY** (INCLUDING BUT NOT LIMITED TO WINZ, JUSTICE DEPARTMENT, IRD)
- b) **ANY FINANCE COMPANIES**
- c) **TRADE CREDITORS**
- d) **CREDIT REPORTING AGENCIES**
- e) **ANY TRADING BANK OPERATING WITHIN NEW ZEALAND**

Information may be disclosed to *Real Finance* without my knowledge and without any need to consult me. I am aware that the information will be used to decide whether to grant me credit or not, and also for the purpose of enforcement if I fail to pay *Real Finance* what I owe it or otherwise break my contract with *Real Finance*. I am aware that *Real Finance* may also use its irrevocable power of attorney to obtain information about me and that for the purposes of obtaining information, I have appointed *Real Finance* as my agent.

I retain the right to cancel this authorisation at any time by written notice once I do not owe *Real Finance* any money.

## APPLICANT/S AND WITNESS SIGNATURE

Signed: \_\_\_\_\_

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

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

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

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

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



## WORK OUT YOUR BUDGET

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 could be eliminated to improve your present financial situation.

Name:  Date:

### REGULAR INCOME (AFTER TAX)

**Yourself**

**Spouse/Partner**

**TOTAL A**

\$

\$

\$

WEEKLY
FORTNIGHTLY
MONTHLY
<b>(CIRCLE ONE)</b>

### REGULAR OUTGOINGS

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

<b>TOTAL A</b>	\$
Income from Boarders?	+ \$
<b>TOTAL</b>	\$
<b>TOTAL C</b>	- \$
Equals (Circle Applicable) SURPLUS/DEFICIT	\$

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	\$
<b>TOTAL C</b>	<b>\$</b>