

Finance Application Form

BASIC CRITERIA

- 18 years or older-You must be at least 18 years of age or older to take out a loan with us.
- Regular & stable income- We require evidence of a regular and stable income, so we know that you will be able to manage your loan repayments.
- Ability to repay the loan- You must be able to repay your loan while handling all existing outgoings. We may ask about your rent and mortgage payments, as well as any existing debts, such as loans, credit cards and store cards.
- No defaults to financial institutions- We cannot offer you a loan if you have recent loan defaults to other banks or financial institutions.

THINGS TO READY BEFORE APPLICATION

- Proof of Income- Proof of income can take various forms - these can include bank statements, tax returns, payslips and signed letters from your employer. For business finance, we need financial statements, management accounts and financial projections.
- ID & Residency Status- Your identification can be in the form of a current driver's license (compulsory required for vehicle finance) or a copy of your passport with the signature page. If overseas passport, we will also need a copy of your visa.
- Bank Statement- Your statement must be no older than 90 days from the date that you submit your application. That should be of the account of where you receive income. If you are self-employed, please also include the last 90 days of business bank statements.
- Employment Details- To offer you a loan, we will need to see that you are in regular, stable employment. Therefore, we may ask for your employment history.

****Additional Documents Required for Business Finance. Please Contact us or submit via our online application.**

Application Type: Single Application Joint Application (if joint application please print two/more copies and fill out the details for all applicants)

Finance Category (Please tick):

PERSONAL FINANCE

- Vehicle Asset Debt Consolidation Health
 Renovate Property Others _____

BUSINESS FINANCE

- Vehicle Equipment Working Capital SME
 Business Acquisition Others _____

Total Price: NZ\$ _____

Deposit/Trade off: NZ\$ _____

Finance Required: NZ\$ _____

Preferred Term (Year): 1 2 3 4 5

Repayment Frequency: Weekly Fortnightly Monthly

Personal Details: Phone _____ Mobile _____ Email _____

Mr Mrs Ms First Name: _____ Middle Name: _____ Surname: _____
 D.O.B. _____ Marital Status: Married Single De-facto Separated Divorced

Number of Dependants: _____ Age of the Dependents: _____

Current Address: Street No & Name _____ Suburb _____ City/Town _____
 Post Code _____ Time at Current Address: _____ Years & _____ Months

Accommodation Arrangement: Homeowner Mortgage free Homeowner on Mortgage Renting/Boarding Living with Parents/Relatives/Spouse

IF YOU HAVE BEEN AT YOUR CURRENT ADDRESS FOR LESS THAN 2 YEARS, PLEASE PROVIDE PREVIOUS ADDRESS:

Previous Address _____
 Time at Previous Address: _____ Years & _____ Months

Residency Status: NZ Citizen NZ Permanent Resident/Resident Visa NZ Temporary work visa- Expiry _____
 Student Visa- Expiry _____ Others _____

IF NOT NZ CITIZEN, have you lived in NZ for 2 or more years continuously? YES NO

Identification Type: Driver License (Mandatory for Vehicle Finance)- NZ full Restricted Learner I have a foreign driver's license None
 Passport- NZ Passport Foreign Passport (Visa Copy Needed)

Employment Details: Are you currently employed? YES NO

Occupation _____ Type- Full-time Part-time Casual Seasonal. Position _____
 Company/Employer's Name _____ Time at current employment _____ Years & _____ Months
 If you are self-employed, please mention- Profession _____ Company Name _____ Website _____
 Time as self-employed _____ Years & _____ Months

If you have been in your current employment less than 2 years, please provide previous employment details-

Occupation _____ Type- Full-time Part-time Casual Seasonal. Position _____
 Company/Employer's Name _____ Time at previous employment _____ Years & _____ Months
 Are you on Benefit? YES NO If yes, Type of Benefit _____

Take Home Income NZ\$	Frequency					
Salary/Wages _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Spouse's income _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Investment _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Benefits _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Others (i.g. rental property, etc) _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly

Expenses:

Type & Amount NZ\$	Frequency					
Rent/Mortgage _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Food/Groceries _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Utilities _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Vehicle Running Cost _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Insurance _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Others (i.g. Entertainment, Education etc) _____	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly

Assets:

Type	Value	Ownership Status
Details of Asset-	NZ\$-	
Details of Asset-	NZ\$-	
Details of Asset-	NZ\$-	
Details of Asset-	NZ\$-	

Liabilities:

Type and Source	Current Balance	Repayment	Frequency					
Credit Card -	NZ\$-	NZ\$-	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Higher Purchase-	NZ\$-	NZ\$-	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Overdraft-	NZ\$-	NZ\$-	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Personal loan-	NZ\$-	NZ\$-	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly
Others-	NZ\$-	NZ\$-	<input type="radio"/>	Weekly	<input type="radio"/>	Fortnightly	<input type="radio"/>	Monthly

Referred By (if applicable):

<input type="radio"/> Broker Partner	Name: _____
<input type="radio"/> Dealer Partner	Name: _____
<input type="radio"/> Referral Partner	Name: _____

Privacy Declaration (Privacy Act 1993)

I/We declare that all the information provided on this application is true and correct. I/We understand that Credit Checks and PPSR Check will be obtained to enable the processing of this application. I/We declare that no money is owed on any security – if being provided other than that which has been stated. I am/We are not undischarged bankrupt/s. I/We irrevocably agree that EFCO Ltd may give and seek from credit providers, credit reporting agencies, my/our employer/s, relative/ or other named person/s such personal, financial, and commercial information as is necessary relating to this finance application, the administration of any finance and any ongoing debt recovery. I/We acknowledge that any cost relating to debt recovery are payable by me/us and that a default may be recorded against my/our credit history for non-payment of debt/s incurred with EFCO Ltd. I/we understand and agree that the information on this form may be exchanged with other credit providers or other third parties to assist the recovery of my/our debt.

Are You a Guarantor for any other loan? <input type="radio"/> YES <input type="radio"/> NO if yes- Borrower Name _____ Amount NZ\$ _____ Type of Guarantee- <input type="radio"/> Bid/Tender <input type="radio"/> Performance <input type="radio"/> Unlimited Personal <input type="radio"/> Limited Personal <input type="radio"/> Joint & Several Personal
Have you Defaulted Before? <input type="radio"/> YES <input type="radio"/> NO if yes- Company _____ Amount NZ\$ _____
Do you want us to provide Insurance on your behalf? <input type="radio"/> YES <input type="radio"/> NO
Alternative Contact: Name _____ Phone _____ Email _____ Relationship _____
Additional Comments:

Signature of the applicant _____
Date: _____