

Consumer Loan Application Form

Dealer	
Asset to be Financed	
Price (Drive Away)	
Loan Term Required	

	Primary Applicant	Co-Borrower
First Name		
Middle Name		
Surname		

Date of Birth		
Licence and Version Number		
Licence Expiry		
Marital Status		
Dependants		
Email		
Best Contact Number		

Current Address		
Time at Address		
Status	<input type="checkbox"/> Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents	<input type="checkbox"/> Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents
Landlord / Lender		

Minimum 3 Years Address History Required

Previous Address		
Time at Address		
Status	<input type="checkbox"/> Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents	<input type="checkbox"/> Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents

Previous Address		
Time at Address		
Status	<input type="checkbox"/> Own <input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents	<input type="checkbox"/> Own <input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Income	\$ <input type="checkbox"/> Net <input type="checkbox"/> Gross	\$ <input type="checkbox"/> Net <input type="checkbox"/> Gross
Frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed - ABN: <input type="checkbox"/> Contractor - ABN:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed - ABN: <input type="checkbox"/> Contractor - ABN:

Minimum 3 Years Employment History Required

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor

Occupation		
Employer		
Work Phone		
Contact Person		
Time at Job		
Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contractor

Rent / Board			
Landlord:	\$		<input type="checkbox"/> Per/Week <input type="checkbox"/> Per/Month

Mortgages			
Lender			
Repayment	\$	\$	\$
Original Amount	\$	\$	\$
Current Balance	\$	\$	\$
Property Value	\$	\$	\$
Rental Income	\$	\$	\$

Finance / Loans			
Lender			
Repayment	\$	\$	\$
Original Amount	\$	\$	\$
Current Balance	\$	\$	\$
Loan Purpose			

Credit Cards			
Lender			
Card Type	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard
Credit Limit	\$	\$	\$
Balance	\$	\$	\$

Assets			

Previous Finance / Loans			

General Living Expenses – Basics (Monthly)			
Groceries	\$	Registration	\$
Electricity / Gas Utilities	\$	Clothing	\$
Water / Land Rates	\$	Mobile / Internet	\$
Transport / Petrol	\$	Child Maintenance	\$
General Living Expenses – Discretionary (Monthly)			
Restaurants / Take Away	\$	Entertainment	\$
Childcare	\$	Insurance (Home, Life, Car)	\$
Private School Fees	\$	Other:	\$
Alcohol / Tobacco	\$	Other:	\$
General Living Expenses – Luxury (Monthly)			
Holiday	\$	Donations	\$
Housekeeping	\$	Other:	\$
Gambling	\$	Other:	\$

Details of Nearest Relative (Not Living at Same Address)

First Name	
Surname	
Relationship	
Address	
Phone / Mobile	
Email	

Bank Account Details for Direct Debit

Bank	
BSB Number	
Account Number	

Name /Date		
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Standard Requirements for a Consumer Loan

1. Acceptable Proof of Income (Consumer loans)

PAYE Applicants:

- Two Pay slips including year to date (YTD) salary (must contain NZBN, Employers name, superannuation details, and annual salary/hourly rate details)
- Letter from employer must be supported with 90 days bank statements showing payroll deposits
- WINZ Income all pages of the current WINZ statement (issued within last 14 days); and last 90 days of bank statements confirm receipt of payment

Self Employed:

- Most recent IRD summary or Tax Return within 18 months

or

For loans under \$50k - Letter from a qualified external accountant as evidence of personal income (letter must be signed and printed on the accountant's letterhead)

2. For Identification purposes

One of the below:

- Current driver's licence front and back
- Valid Passport (NZ or Overseas)
- Firearms Licence (NZ)

3. For Proof of Address purposes (Note all proof of address must be issued within 90 days)

One of the below:

- Driver's Licence reflecting current address
- Utility Bill (power, water, council notice)
- Rates notice
- Bank Statement
- WINZ (Work and Income NZ) and IRD (Inland Revenue Department) documents that list borrower's address