To: Fax No: 04 5688 575 Email : scojo@xtra.co.nz Website www.freshstartfinance.co.nz

Fresh Start Finance ltd

Lower Hutt *FSP No:38661*

From:

Date:

No of pages:

APPLICATION FOR FINANCE

PERSONAL DETAILS

Applicant 1: Mr/Mrs/Ms/Miss _____ (Surname) _____ (Christian Names) Male / Female

Applicant 2: Mr/Mrs/Ms/Miss _____ (Surname) _____ (Christian Names) Male / Female

Date of Birth: *Applicant 1:* _____ *Applicant 2:* _____ **NZ Residency:** Yes / No

Relationship: Married Defacto Divorced Separated Single Widowed Other _____

Number of Dependants: _____ Email Address: _____

Drivers Licence: *Applicant:* Full Restricted Learners *2nd Applicant:* Full Restricted Learners

Licence No: *Applicant:* _____ *2nd Applicant:* _____

Current Address: _____ Lived There: _____Yrs

Home Ph: _____ Work Ph: _____ Mobile Ph: _____

Tenancy: Own House Renting Boarding Living with family House in Trust Other: _____

Previous Address: _____ Lived There: _____Yrs

LOAN DETAILS

Cash Price: $ _____ Term: _____ Mths @ _____ %

Warranty: $ _____

Other Extras: $ _____ Total Gross Cost: $ _____ Monthly Payment: $ _____

Cash Deposit: $ _____

Trade in: $ _____ Total Deposit: $_____ Amount Financed: $_____

VEHICLE DETAILS

Year: _____ Make:_____ Model: _____ Rego: _____

Auto/Manual Petrol/Diesel SW / 3 / 4 / 5 Door CC Rating: _____ Mileage:_____

Vin No: _____ Import: Yes / No Colour:_____

TRADE DETAILS

Year: _____ Make:_____ Model: _____ Reg: _____

Value of Trade In: $ _____

Less Settlement: $ _____ Settlement to: _____

Net Trade In Value $ _____

INSURANCE COMPANY _____

EMPLOYMENT DETAILS

Wages: Salary Full-time Part-time Permanent Casual Contractor Self Employed

Present Employer: _____ Years: _____ Months: _____

Address: _____ Phone: _____ Occupation: _____

Previous Employer: _____ Years: _____ Months: _____

Address: _____ Phone: _____ Occupation: _____

2nd Applicants Present Employer: _____ Years: _____ Months: _____

Address: _____ Phone: _____ Occupation: _____

2nd Applicants Previous Employer: _____ Years: _____ Months: _____

Address: _____ Occupation: _____

REFERENCES (Please include Contact Telephone Numbers)

Nearest Relative (not living with you): _____ Phone: _____

Address: _____ Relationship: _____

Personal Contact: _____ Phone: _____

Address: _____

PRODUCT ENQUIRY: are you interested in purchasing (please circle) **Mechanical Warranty / Loan Protection Insurance / Gap Cover**

these products can be included in your finance package at your request

Previous/existing Finance Company History: Oxford MTF Marac Dorchester Avanti U.D.C Other _____

Is Account still current: Yes / No Account No: _____

FINANCIAL DETAILS

Average Monthly Expenditure		**Average Monthly Net Income**	
Rent/Mortgages:	$ _____	Applicant:	$ _____
Rates:	$ _____	2nd Applicant	$ _____
Phone, Power:	$ _____	Other/Source	$ _____
Insurance:(Life/House/Contents)	$ _____	**Total Income:**	$ _____
Food:	$ _____		
Other:	$ _____		
Other Loans/ Credit Cards:	$ _____		
This Loan:	$ _____		
Total Expenditure	**$** _____	**Net Surplus Per Month**	**$** _____

ASSETS		**LIABILITIES**	
House:	$ _____	Mortgage Outstanding:	$ _____
Furnishings:	$ _____	Credit Cards:	$ _____
Investments / Bank:	$ _____	Bank Overdraft:	$ _____
Car:	$ _____	Other Creditors:	$ _____
Other:	$ _____	Loans:	$ _____
Total:	**$** _____	**Total:**	**$** _____

Bank: _____ Branch: _____ A/C Number: _____

PRIVACY ACT

Have you ever had or are there now any attachments or legal proceeding against you, or any action for payment default? YES / NO

If yes, state details:

I/We apply for a loan of $ …… over a term of …….. months and certify that the particulars above and overleaf are true and correct and that I am over the age of 18 years and am not an undischarge bankrupt. Pursuant to the Privacy Act 1993 I/We authorise Fresh Start Finance LTD to contact any credit reporting agencies, Ministry of Justice for fines outstanding, credit providers, my/our employer/s, accountant/s, or any other source to obtain, check and exchange (both now and in the future) such personal, financial and commercial information and references about me/us as is necessary for the purposes of considering this application, the protection and administration of any loan arising out of this application and to assist in the enforcement of any agreement between me/us and any finance company. I/We agree that you may produce this authority to such parties for the purposes of collecting such information. Under the provisions of the Privacy Act 1993, you are entitled to have access and request correction to personal information held about you. I agree that I/We will be charged a brokerage fee from Fresh Start Finance LTD as commission for arranging a loan or placing a loan with any finance company regardless of whether I/We go ahead with the loan.

Date: _____ **Signature:** _____ **Signature:** _____