

INDIVIDUAL APPLICATION

Store Name : _____

Goods Value : \$ _____

Deposit : \$ _____

Sales Person : _____

Goods : _____

Repayments : Weekly Fortnightly Monthly

Term in Months : 6 12 18 24 36 48

PERSONAL, CONTACT and REFERENCE INFORMATION

Scan this filled in form and email to: applications@creditcapable.co.nz

Given Name/s: _____
Surname : _____
Date of Birth: _____ / _____ / _____
Residency: NZ Citizen NZ PR Other
Marital Status: Married Single Defacto
Dependants: _____ (NUMBER OF CHILDREN YOU HAVE)
Time at Address: _____ Years _____ Months
Address: _____
Postal Address: _____
Home Ph: () _____ Work Ph: () _____
Mobile Ph: () _____
Email Address: _____

Personal Annual Income: \$ _____
Occupation: _____
Employer: _____
Time at Job: _____ Years _____ Months
Partners Annual Income: \$ _____
Residential Status: Home Owner H/O H/O But Renting
Renting Boarding Living with Family
Property Value: \$ _____
Home Loan Balance: \$ _____

PERSONAL CONTACT
FAMILY MEMBER, FRIEND OR WORK COLLEAGUE NOT LIVING AT YOUR ADDRESS, WHO WILL HAVE YOUR CONTACT INFORMATION AT ALL TIMES.
First Name: _____
Surname: _____
Address: _____
Contact Phone: () _____

FINANCIAL INFORMATION | TO VERIFY THE DETAILS BELOW BANK STATEMENTS WILL BE REQUESTED FROM THE FOLLOWING LINK. <https://www.bankstatements.com.au/iframe/start/GLRS-> WE MAY ALSO REQUIRE PAYSLEIPS AND/OR TAX RETURNS.

Weekly Food & Groceries: \$ _____	Weekly Communication: \$ _____
Weekly Clothing & Footwear: \$ _____	Weekly Recreation & Culture: \$ _____
Weekly Housing & Household Utilities: \$ _____	Weekly Education: \$ _____
Weekly Housing Contents & Services: \$ _____	Weekly Goods & Services: \$ _____
Weekly Health Expenses: \$ _____	Other Expenditure (Other Debit payments): \$ _____
Weekly Transport Expenses: \$ _____	Total Monthly Repayments on Credit Cards: \$ _____
Is there likely to be any changes to your income during the period of this loan? Yes <input type="checkbox"/> No <input type="checkbox"/> If ticked Yes, please clarify: _____	Total Sum of Credit Card Limits: \$ _____

A) Do you have income protection?: Yes No B) Do you want the repayment waiver income protection?: Yes No

IDENTIFICATION | INDICATE WITH A TICK ONE PRIMARY AND ONE SECONDARY ID AND INSERT YOUR CURRENT PRIMARY ID NUMBER - PROVIDED ID'S MUST BE ORIGINALS AND CURRENT

Primary ID: Drivers Licence Passport 18+ Card and your N.Z. Birth Certificate Primary ID Number: _____
Secondary ID (Card): N.Z. Bank Super Gold Community Services Firearms Licence 5B: _____
DRIVERS LICENCE VERSION No

YOU CONSENT TO OUR COLLECTING, HOLDING, USING AND DISCLOSING
(A) INFORMATION ABOUT YOU THAT YOU GIVE US AND | (B) OTHER INFORMATION WE GATHER ABOUT YOU ("PERSONAL INFORMATION") AS FOLLOWS:
So we may: 1a) Verify what you tell us about yourself with third parties such as Government Agencies (including the Ministry of Justice The NZ Transport Agency and the Insolvency Service) and for the purposes of prevention and detection of fraud. b) Carry out credit checks on you and a fines check with the Ministry of Justice and check third party fraud databases. c) Decide whether to lend you money, administer any loan and enforce payment (including referring a debt to debt collection agencies and credit reporters), comply with our obligations under the Anti-Money Laundering and Countering the Financing of Terrorism Act 2009 and any other legislation. 2) In these processes we may provide your personal information to third parties, credit reporting agencies, third party fraud databases and debt collectors. Credit reporters may hold that information for credit reporting purposes and may disclose it to other parties carrying out credit checks on you or for other lawful purposes. Third party fraud databases may hold that information and use and disclose the information to other parties for fraud prevention and detection purposes. Please contact us for details of the credit reporting agencies and third party fraud databases we use. If we are unable to collect this information we may not be able to provide finance to you. You have rights to access the personal information we hold on you and request correction of your personal information in accordance with

Financial Information Q+A ¹ Dec 2021

We have detailed the categories for a clear understanding of the questions in your application.

The information you provide will allow the Gilrose Finance lending decision to meet the Responsible Lending process.

Request for Bank Statements

A part of responsible lending requires that your new loan will not over commit you financially.

Your lending officer will need to check the financial information you provide in your application. If you do not provide your Bank Statements with your application you will be sent an email, including a Conditions Notice with this request.

Your bank statement will be requested for the following reasons.

- Income and expenses verification.
- Current debt obligations.
- To assess affordability.

Your bank statements can be supplied during your application process, or you can use the secure link provided in the Conditions Notice email to send your bank statement in electronically.

Do you have Income Protection?

This is generally an addition to your normal Insurance Policy and depending on your policy and insurer will cover your income during the time that you are unable to work.

If you have an Income Protection Insurance Policy circle “Yes”.

Otherwise circle “No”. You can opt in for Repayment Waiver by circling “Yes please” to cover me for:

- Total Disablement
- Redundancy
- Serious Illness
- Death

Repayment Waiver will waive the repayments due during this time, and is charged only for the period your account is running. You will receive a credit to your account for any unused portion of cover, if you decide to settle your contract early.

Weekly Housing & Household Utilities

The cost of the roof over your head. Your weekly housing and utilities cost will generally include the following.

- Electricity and Gas.
- Rent or Board.
- Rates. (if you own)
- Mortgage. (if you own)

Weekly Household Contents & Services

The cost of the contents and maintenance. Your weekly household contents and services cost will include.

- Beds & Furniture.
- Appliances & Tools.
- Kitchen Ware.
- Service & Repair.

Weekly Health Expenses

Health care that is not subsidised by the government. You may be paying for health services or private health care for the following.

- Comprehensive cover. (cover for all medical costs)
- Specialist Care and Elective. (non-urgent surgery)

Weekly Transport Expenses

What is paid to get you to where you need to go. You will either own a vehicle or pay for public transport with the following costs involved.

- Vehicle Registration.
- Vehicle Service & Repair.
- Warrant of Fitness.
- Bus, Ferry & Train Fares.

Weekly Recreation & Culture

The cost of recreation and cultural activities. Your weekly entertainment bill will generally include the following.

- Cinema Ticket.
- Concert Ticket.
- Pool Entry.
- Culture & Arts Entry.
- Ski Lift Pass.
- Sport Equip Hire & Entry.

Weekly Education

The cost of education and schooling for you or your dependents. Will generally include the following costs.

- Public school Costs & Donations. (preschool to secondary)
- Private school Costs & Fees. (preschool to secondary)
- Tertiary school Costs & Fees. (university & higher learning)

Weekly Miscellaneous Goods & Services

The cost of Insurance, Personal Grooming and Health Memberships will generally include the following costs.

- Personal Grooming and Fitness. (haircut, body treatments and gym membership)
- Insurance for you and any dependents. (life and income protection insurance)
- Insurance for your Home. (contents and or home)
- Insurance for your Vehicle.

Other Weekly Expenditure

(other debit payments)

The cost of any other existing debit that is **not** mortgage or credit card repayments and will generally include the following types of loans.

- Consumer Lending for Retail purchases.
- Personal Loans for Travel, Renovation & Weddings.
- Vehicle Finance for your Car, Motorbike, Boat or Recreational Vehicle.

Total Monthly Repayments on Credit Cards

If you are not clearing your credit card on a monthly basis you will be paying a Monthly repayment to reduce the debit.

If you are using multiple credit cards the Monthly repayment from each card will need to be added together for a combined total, giving your Total Monthly repayment.

Total Sum of Credit Card Limits

This will be considered for the lending decision as it is additional debit you can draw on.

If you are running multiple credit cards the Credit Card Limit of each card will need to be added together to a combined total, giving your Total Sum of Credit Card Limits.

Credit Capable

AGENT FOR GILROSE FINANCE

Toll free phone: 0800 74 11 11 | Email: applications@creditcapable.co.nz
P.O. Box 31-720, Milford, Auckland 0741 | www.creditcapable.co.nz

December 2021 - Ver 1