

Total Exc G.S.T.	Total Inc G.S.T.	15% Deposit	Monthly Payments - Inc G.S.T.				
			6 Mths	12 Mths	18 Mths	24 Mths	36 Mths
\$ 1,000	\$ 1,150	150	205	109	77	62	46
\$ 1,100	\$ 1,265	165	223	118	84	67	50
\$ 1,200	\$ 1,380	180	241	128	90	72	53
\$ 1,300	\$ 1,495	195	258	137	97	77	57
\$ 1,400	\$ 1,610	210	276	146	103	82	61
\$ 1,500	\$ 1,725	225	293	155	109	87	64
\$ 1,600	\$ 1,840	240	311	164	116	92	68
\$ 1,700	\$ 1,955	255	329	174	122	97	72
\$ 1,800	\$ 2,070	270	346	183	129	102	75
\$ 1,900	\$ 2,185	285	364	192	135	107	79
\$ 2,000	\$ 2,300	300	381	201	141	112	82
\$ 2,100	\$ 2,415	315	399	210	148	117	86
\$ 2,200	\$ 2,530	330	416	219	154	122	90
\$ 2,300	\$ 2,645	345	434	229	161	127	93
\$ 2,400	\$ 2,760	360	452	238	167	132	97
\$ 2,500	\$ 2,875	375	469	247	173	137	101
\$ 2,600	\$ 2,990	390	487	256	180	142	104
\$ 2,700	\$ 3,105	405	504	265	186	147	108
\$ 2,800	\$ 3,220	420	522	275	193	152	112
\$ 2,900	\$ 3,335	435	540	284	199	157	115
\$ 3,000	\$ 3,450	450	557	293	205	162	119
\$ 3,500	\$ 4,025	525	645	339	238	187	137
\$ 4,000	\$ 4,600	600	733	385	270	212	155
\$ 4,500	\$ 5,175	675	821	431	302	237	174
\$ 5,000	\$ 5,750	750	909	477	334	262	192
\$ 5,500	\$ 6,325	825	997	523	366	287	210
\$ 6,000	\$ 6,900	900	1084	569	398	313	228
\$ 6,500	\$ 7,475	975	1172	615	430	338	246

Quoted repayments are an indicative guide and will vary according to application.

## FREQUENTLY ASKED QUESTIONS

**Q - Can I pay off my account early?**

**Q - Can I make balloon payments?**

**Q - Can I upgrade during my term?**

**A - Yes - Yes - Yes !!!\*\***

**Q - How long will this take?**

**A - Application to Contract from 10 - 30 minutes\***

**Q - How do I make balloon payments?**

**A - Call accounts on 0800 74 11 11**

**Q - What are the Interest rates and fees?**

**A - Current rates and fees are listed in our web site.  
www.creditcapable.co.nz**

\* Normal Credit Capable credit criteria will apply.

\*\* Calculated in accordance with the C.C.C.F.A. Act 2003.



### Fill out this application form

- You will need to be a Director or a controlling Shareholder .
- Check you have the Retailer, Total Price, Deposit and Term.
- We will need a quote number or the name of your sales person.
- Two forms of I.D. from you will be required.

### Send to Credit Capable

- Fax to : (0800) 329 555.
- Scan or Smart Phone photo to : [applications@creditcapable.co.nz](mailto:applications@creditcapable.co.nz).
- Post to : P.O. Box 31-720 | Milford | Auckland 0741.

### Check your email address

- We will contact you via email if we require further information.
- On approval a contract for your purchase will be emailed.\*
- Read and follow the [instructions](#) in the [Contract Checklist](#).
- Any deposit amount is payable to your sales person.
- Your sales person will help you to complete the paperwork.
- Paperwork to be emailed to : [contracts@creditcapable.co.nz](mailto:contracts@creditcapable.co.nz)

### Your repayments

- You will receive a welcome letter after your contract is lodged giving you payment setup information.

### Lease to Own

- Claim the **full amount of GST** at the **beginning of your term** and offset a 15% deposit reducing the amount financed and repayments.
- Depreciate your purchase and reduce your company profit tax bill.
- At the end of the completed contract the equipment is yours.

### Rental

- No deposit to pay, and your first instalment is due one month after you have signed the contract and received your welcome letter.
- The repayments are 100% tax deductible and the GST content can be claimed from each payment during the term of the contract.
- Not shown as an asset as payments are treated as an expense.
- You will not automatically own the equipment at the end of your term as generally you would want to obtain new equipment at the end of your term and continue with a new rental on new equipment.

CONSULT YOUR ACCOUNTANT FOR CLARIFICATION, AND ADVICE.

Credit Capable supply Fast and Friendly Finance and have included this information to give you a clear understanding of your application and contract process.

Phone (0800) 74 11 11

FAX (0800) 329 555

[www.creditcapable.co.nz](http://www.creditcapable.co.nz)

P.O. Box 31-720, Milford, Auckland 0741



# Credit Capable

Finance Made Easy - Since 1998

Retailer :	
Sales Person :	
Goods Value : \$	Deposit : \$
Finance Type :	Lease to Own <input type="checkbox"/> Rental <input type="checkbox"/>
Repayments :	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>
Term required in Months : 6 <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/>	

Quote	Price
Total inc G.S.T. : \$	

COMPANY DETAILS We may request additional information such as bank statements

Company Name:	Trading Name:
Company Type: Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Trader <input type="checkbox"/> Trust <input type="checkbox"/>	Company Registration #:
Trading Address:	Trading Since: Number of Employees:
Suburb: City:	Postal Address:
Email :	Suburb: City:
	Ph No: Fax No:
ASSETS (CURRENT BALANCE)	
Property, Land and Building: \$	Mortgages: \$
Vehicles: \$	Vehicle Loans: \$
Equipment and Machinery: \$	Other Business Loans: \$
Investments: \$	Annual Revenue: \$

PRINCIPAL INFORMATION Person with signing authority for the above named business

Given First Name/s:	Residential Status: Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Home Owner <input type="checkbox"/>
Middle Name/s:	Home Valuation: \$ Home Mortgage: \$
Surname :	Marital Status: Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/>
Date of Birth: /	Residency Status: NZ Citizen <input type="checkbox"/> NZ PR <input type="checkbox"/> Other <input type="checkbox"/>
Home Address:	Mobile Phone:
Suburb: City:	Home Phone: Years at Home Address:
Director Status: Yes <input type="checkbox"/> No <input type="checkbox"/> Partnership <input type="checkbox"/>	Email Address:
Shareholding: More than 50% <input type="checkbox"/> Less than 50% <input type="checkbox"/> N/A <input type="checkbox"/>	Personal Annual Income: \$
IDENTIFICATION Indicate with a tick one primary and one secondary ID and Insert your current primary ID number	
Primary ID: DRIVERS LICENCE <input type="checkbox"/> PASSPORT <input type="checkbox"/> FIREARMS LICENCE <input type="checkbox"/>	Primary ID Number: 5B:
Secondary ID: BANK CARD (WITH NAME) <input type="checkbox"/> GOLD CARD <input type="checkbox"/> SUPER COMMUNITY SERVICES CARD <input type="checkbox"/> 18+ CARD <input type="checkbox"/>	DRIVERS LICENCE VER 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: 1.a) 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) credit reporters and debt collecting agencies. b) Carry out credit checks on you. c) Decide whether to lend you money, administer any loan and enforce payment. d) Comply with our obligations under the Anti-Money Laundering, Countering the Financing of Terrorism Act 2009 and any other legislation.

2) In these processes we may provide your personal information to third parties and the credit reporting agencies and debt collectors may hold that information and may disclose it to other parties who wish to carry out credit checks on you or for other lawful purposes. Please contact us for details of the credit reporting agencies 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 the Privacy Act 1993. Please contact us to make these requests.