

| TOTAL Exc GST | TOTAL Inc GST | Weekly Payments - Inc GST | | | | |
|------------------|------------------|---------------------------|---------|---------|---------|---------|
| | | 6 Mths | 12 Mths | 18 Mths | 24 Mths | 36 Mths |
| \$ 1,000 | \$ 1,150 | \$48 | \$26 | \$18 | \$14 | \$10 |
| \$ 1,100 | \$ 1,265 | \$52 | \$28 | \$20 | \$16 | \$11 |
| \$ 1,200 | \$ 1,380 | \$57 | \$30 | \$22 | \$17 | \$12 |
| \$ 1,300 | \$ 1,495 | \$62 | \$33 | \$23 | \$18 | \$13 |
| \$ 1,400 | \$ 1,610 | \$66 | \$35 | \$25 | \$20 | \$14 |
| \$ 1,500 | \$ 1,725 | \$71 | \$38 | \$27 | \$21 | \$15 |
| \$ 1,600 | \$ 1,840 | \$76 | \$40 | \$28 | \$22 | \$16 |
| \$ 1,700 | \$ 1,955 | \$81 | \$43 | \$30 | \$24 | \$17 |
| \$ 1,800 | \$ 2,070 | \$85 | \$45 | \$32 | \$25 | \$18 |
| \$ 1,900 | \$ 2,185 | \$90 | \$48 | \$34 | \$26 | \$19 |
| \$ 2,000 | \$ 2,300 | \$95 | \$50 | \$35 | \$28 | \$20 |
| \$ 2,100 | \$ 2,415 | \$99 | \$52 | \$37 | \$29 | \$21 |
| \$ 2,200 | \$ 2,530 | \$104 | \$55 | \$39 | \$31 | \$22 |
| \$ 2,300 | \$ 2,645 | \$109 | \$57 | \$40 | \$32 | \$23 |
| \$ 2,400 | \$ 2,760 | \$113 | \$60 | \$42 | \$33 | \$24 |
| \$ 2,500 | \$ 2,875 | \$118 | \$62 | \$44 | \$35 | \$25 |
| \$ 2,600 | \$ 2,990 | \$123 | \$65 | \$46 | \$36 | \$26 |
| \$ 2,700 | \$ 3,105 | \$127 | \$67 | \$47 | \$37 | \$27 |
| \$ 2,800 | \$ 3,220 | \$132 | \$70 | \$49 | \$39 | \$28 |
| \$ 2,900 | \$ 3,335 | \$137 | \$72 | \$51 | \$40 | \$29 |
| \$ 3,000 | \$ 3,450 | \$141 | \$75 | \$52 | \$41 | \$30 |
| \$ 3,500 | \$ 4,025 | \$165 | \$87 | \$61 | \$48 | \$35 |
| \$ 4,000 | \$ 4,600 | \$188 | \$99 | \$69 | \$55 | \$40 |
| \$ 4,500 | \$ 5,175 | \$212 | \$111 | \$78 | \$61 | \$45 |

Quoted repayments include a \$45 booking fee, based on 19.5%, are a approximate indicative guide and may 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 5 - 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 Interest Rates and Fees are in our web site.
www.creditcapable.co.nz (About Credit Capable)

* Normal Credit Capable credit criteria will apply.

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



HOW IT WORKS

Fill out this application form

- You will need to be over 18 years old to apply.
- Check you have the Retailer, Total Price, Deposit and Term.
- We will need at least one Personal Contact on your application.
- 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.
- 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

Your repayments

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

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

Make balloon payments

Upgrade during your term

Phone (0800) 74 11 11

FAX (0800) 329 555

www.creditcapable.co.nz

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

INDIVIDUAL FINANCE

PAYMENT GUIDE ►




Credit Capable

Finance Made Easy - Since 1998

PRINT CLEARLY, use a BLACK PEN and answer all questions in FULL

Fax, Scan or Smart Phone Photo the filled in application form

| | |
|--|--------------|
| Retailer : | |
| Sales Person : | |
| Goods Value : \$ | Deposit : \$ |
| Sale Notes : | |
| 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"/> | |

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

PERSONAL, CONTACT and REFERENCE INFORMATION

| | | |
|---|--|--|
| Given First Name/s: | | Mobile Phone: () |
| Middle Name/s: | | Email Address: |
| Surname : | | Personal Annual Income: \$ |
| Date of Birth: / / | | Occupation: |
| Residency: NZ Citizen <input type="checkbox"/> NZ PR <input type="checkbox"/> Other <input type="checkbox"/> | | Employer: |
| Marital Status: Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> | | Time at Job: Years Months |
| Dependants: (NUMBER OF CHILDREN YOU HAVE) | | Residential Status: Renting <input type="checkbox"/> Home Owner <input type="checkbox"/> |
| Time at Address: Years Months | | Boarding <input type="checkbox"/> Living with Family <input type="checkbox"/> |
| Address: | | |
| | | |
| | | |

PERSONAL CONTACT
FAMILY MEMBER, FRIEND OR WORK COLLEAGUE NOT LIVING AT YOUR ADDRESS, WHO WILL HAVE YOUR CONTACT INFORMATION AT ALL TIMES.

| | | |
|-----------------------|--|--------------------------|
| Postal Address: | | Full Name: |
| | | |
| | | Address: |
| | | |
| Home Phone: () | | |
| | | |
| Work Phone: () | | Contact Phone: () |

FINANCIAL INFORMATION WE MAY REQUEST ADDITION INFORMATION TO VERIFY DETAILS BELOW SUCH AS BANK STATEMENTS

| | |
|---|--|
| Monthly Home Loan, Rent or Board Payments: \$ | Total Monthly Repayments on all Credit Cards: \$ |
| | |
| (Total Monthly Repayments) on all Bank Loans: \$ | Total Sum of all Credit Card Limits: \$ |
| | |
| (T.M.R.) on all Non-Bank and Finance Co Debit: \$ | Total Monthly Living Expenses: (Actual) \$ |
| | |

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: | <input type="checkbox"/> DRIVERS LICENCE | <input type="checkbox"/> PASSPORT | <input type="checkbox"/> FIREARMS LICENCE | Primary ID Number: | 5B: |
| Secondary ID: | <input type="checkbox"/> BANK CARD (WITH NAME) | <input type="checkbox"/> GOLD CARD | <input type="checkbox"/> SUPER SERVICES CARD | <input type="checkbox"/> COMMUNITY SERVICES CARD | DRIVERS LICENCE VER NO |
| | | | <input type="checkbox"/> 18+ CARD | | |

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:

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) 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.

☐ You declare that you have been provided with a copy of the Terms and Conditions relating to this application for finance and that they have been read and understood.

You declare that the information you give us is true and correct and you consent as shown above.



The Terms and Conditions can be obtained from your retailer, downloaded via our web site or scan the QR Code with your smart phone. Tick Box, Sign and Date to complete your application.

APPLICANT SIGNATURE: X

DATE: / /