

Fresh Start Finance Ltd

Lower Hutt FSP No:745151

Ph: 027 271 2282

From:

Date:

No of pages:

APPLICATION FOR FINANCE

PERSONAL DETAILS

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

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

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: _____

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

any of 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**

Rent/Mortgages: \$ _____

Rates: \$ _____

Phone, Power: \$ _____

Insurance:(Life/House/Contents) \$ _____

Food: \$ _____

Other: \$ _____

Other Loans/ Credit Cards: \$ _____

This Loan: \$ _____

Total Expenditure \$ _____**ASSETS**

House: \$ _____

Furnishings: \$ _____

Investments / Bank: \$ _____

Car: \$ _____

Other: \$ _____

Total: \$ _____**Average Monthly Net Income**

Applicant: \$ _____

2nd Applicant \$ _____

Other/Source \$ _____

Total Income: \$ _____**Net Surplus Per Month** \$ _____**LIABILITIES**

Mortgage Outstanding: \$ _____

Credit Cards: \$ _____

Bank Overdraft: \$ _____

Other Creditors: \$ _____

Loans: \$ _____

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 undischarged bankrupt. Pursuant to the Privacy Act 2020 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 2020, 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. The brokerage fee is charged at \$150 per hour including expenses and with a minimum charge of 3 hours (\$450) upto a maximum charge of 9 hours (\$1350) for full disclosure see www.freshstartfinance.co.nz

Date: _____ Signature: _____ Signature: _____