

# CENTRAL FINANCE LTD

# FINANCE APPLICATION

139 Powderham Street  
 P O Box 593, New Plymouth  
 Phone (06) 759 0257 Fax (06) 759 0248

<b>Purchaser/s</b>	Surname/s (Mr/Mrs/Miss/Ms) _____	
	First and Middle Name(s) _____	
	Address _____ _____	
	Telephone (home) _____	(home) _____
	Telephone (work) _____	(work) _____
	(mobile) _____	(mobile) _____
<b>Purchaser Details</b>	Date/s of Birth/s _____ Insurance Company _____	
	Drivers Licence No. _____ Version No. _____ <b>Learners/Restricted/Full (Circle which applies)</b>	
	Residence Own/Rent/Board (Please delete one) How Long? _____ yrs	
	Previous Address _____ How Long? _____ yrs	
	Marital Status _____ Dependants: Number _____ Ages: _____	
	Occupation _____ Employer & Address _____	
	How long employed? _____ yrs _____ yrs Previous Employment: How Long? _____ yrs _____ yrs	
	Nearest Relative (other than spouse) _____	
	Address _____ Telephone _____	
	Credit Reference _____ Bank & Branch _____	
<b>Joint/Borrower Or Guarantor/s</b>	Date/s of Birth/s _____ Drivers Licence Number/s _____ Version No _____	
	Residence Own/Rent/Board (Please delete one) How Long? _____ yrs	
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	Address _____ Telephone _____	
	Credit Reference _____ Bank & Branch _____	
<b>Finance Proposal</b>	Cash Price \$ _____	Vehicle: Make _____ Model _____
	Deposit/Trade In \$ _____	Year: _____ Registration No. _____
	Amount Fnced \$ _____	Dealer: _____ Colour: _____
	Term: _____ (Mths) Trade _____	Kilometres _____ CC Rating _____
<b>Financial Details</b>	<b>Income</b> Monthly/Fortnightly/Weekly (Delete not applicable) \$ _____ Ordinary Net Income of Applicant \$ _____ Other Income \$ _____ _____ \$ _____ Ordinary Net Income Joint Applicant Other Income \$ _____ _____ \$ _____ <b>Total Income</b> \$ _____ Less Total Expenditure \$ _____ <b>Total Surplus/Deficit</b> \$ _____	<b>Expenditure</b> Monthly/Fortnightly/Weekly (Delete not applicable) \$ _____ Rent/Mortgage/Board \$ _____ Other Loans \$ _____ Hire Purchases _____ Credit Cards/Store Cards: \$ _____ Bank _____ Limit \$ _____ Bank: _____ Limit \$ _____ Home/Contents & Car Insurance \$ _____ Child Support/Maintenance \$ _____ Life Insurance/Superannuation \$ _____ Vehicle running costs \$ _____ Electricity/Gas/Telephone \$ _____ Food/Groceries/Clothing/Footwear \$ _____ Other regular expenses \$ _____ <b>Total Expenditure</b> \$ _____

<b>Assets and Liabilities</b>	<table border="1"> <thead> <tr> <th colspan="2">Assets</th> </tr> </thead> <tbody> <tr> <td>Bank Account (Cash)</td> <td>\$ _____</td> </tr> <tr> <td>Property</td> <td>\$ _____</td> </tr> <tr> <td>Motor Vehicles (Type &amp; Year)</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>Furniture &amp; Personal Effects</td> <td>\$ _____</td> </tr> <tr> <td>Shares</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>Other Assets</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td><b>Total Assets</b></td> <td></td> </tr> <tr> <td><b>Less Liabilities</b></td> <td></td> </tr> <tr> <td><b>Net Worth</b></td> <td></td> </tr> </tbody> </table>	Assets		Bank Account (Cash)	\$ _____	Property	\$ _____	Motor Vehicles (Type & Year)	\$ _____	_____	\$ _____	_____	\$ _____	Furniture & Personal Effects	\$ _____	Shares	\$ _____	_____	\$ _____	Other Assets	\$ _____	_____	\$ _____	<b>Total Assets</b>		<b>Less Liabilities</b>		<b>Net Worth</b>		<table border="1"> <thead> <tr> <th colspan="2">Liabilities</th> </tr> </thead> <tbody> <tr> <td>Mortgage</td> <td>\$ _____</td> </tr> <tr> <td>Car Loan</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>Other</td> <td>\$ _____</td> </tr> <tr> <td>Overdraft Limit</td> <td>\$ _____</td> </tr> <tr> <td>Credit/Store Cards</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>Other Liabilities</td> <td>\$ _____</td> </tr> <tr> <td><b>Total Liabilities</b></td> <td>\$ _____</td> </tr> </tbody> </table>	Liabilities		Mortgage	\$ _____	Car Loan	\$ _____	_____	\$ _____	Other	\$ _____	Overdraft Limit	\$ _____	Credit/Store Cards	\$ _____	_____	\$ _____	_____	\$ _____	Other Liabilities	\$ _____	<b>Total Liabilities</b>	\$ _____
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<b>Acknowledgement and Agreement of Loan Applicant(s) and Guarantor(s) Continued</b>	<p><b>AS THE PROPOSED GUARANTOR IS TAKING ON OBLIGATIONS FOR THE LOAN APPLICANT BOTH THE APPLICANT AND THE PROPOSED GUARANTOR ARE ADVISED TO OBTAIN INDEPENDENT LEGAL ADVICE BEFORE SIGNING THE LOAN AGREEMENT AND THE GUARANTEE</b></p> <p>I have been advised that by signing the loan and security agreement I become liable for repayment of the loan in full. <b>If I am a guarantor I am particularly asked to note this in relation to the guarantee I must sign. I will become liable in the same way.</b></p> <p>I have been advised to obtain independent legal advice as to my obligations and the lender's rights contained herein. I have been asked to take the time to obtain advice. <b>If I am a guarantor I am particularly asked to note this advice.</b></p> <p>I acknowledge that borrower and guarantor are both liable to repay the money secured and to carry out the obligations in this deed. This means the lender may claim the money secured including the total amount payable from one of us or all of us.</p> <p>I understand that if I provide a car or other goods as security and if I do not pay, that car or goods may be seized and sold to pay the debt. <b>If I am a guarantor I am also particularly asked to note this.</b></p> <p>I acknowledge and am aware that I will be asked to grant a very wide power of attorney in favour of the lender which the lender may use to protect its position whether in the event of any default or otherwise and that the lender may use that power to grant further security interests over personal property. <b>If I am a guarantor I am also particularly asked to note this.</b></p> <p><b>Guarantor</b> I have had time to obtain independent advice and it is at my own discretion whether I chose to do so prior to signing the guarantee or loan agreement ..... Signature</p> <p><b>Borrower</b> I have had time to obtain independent advice and it is at my own discretion whether I chose to do so prior to signing the loan agreement. ..... Signature</p>																																																			
<b>Non Agency</b>	<p>(Where a borrower is buying a motor vehicle or other chattels from a dealer)</p> <p>I understand that any dealer will be paid in full from any deposit or trade-in I provide plus the money I borrow. I am not buying the motor vehicle/Other goods (name) ..... .....(Description of Goods). on a credit sale but I am borrowing money from the proposed lender to pay the dealer. My obligations are to the proposed lender and not to the dealer. the proposed lender is not responsible for anything said to me by the dealer. The arrangement between me and the proposed lender are set out in this application and in the loan agreement I may sign with the proposed lender. Any additional services such as consumer credit insurance (payment protection insurance) or other credit related insurance or warranties provided or organised by the dealer are nothing to do with the proposed lender and I accept that the dealer is not the agent of the financier.</p>																																																			
<b>Declaration and Consent from Applicant and Guarantor</b>	<ol style="list-style-type: none"> <li>We have read the above advice to borrowers and guarantors referred to above and agree that these are the terms which will apply to the provision of finance from the lender.</li> <li>We consent to the personal information provided in support of the application (whether in this document or otherwise) being held by..... (Dealer) and <b>Central Finance Limited</b> and to it being used by it for all or any of the following purposes: <ol style="list-style-type: none"> <li>For the proposed lender to decide whether or not to grant a loan,</li> <li>Administering the loan</li> <li>Enforcing payment and other legal obligations</li> <li>Advising other creditors and credit and debt collection agencies and their solicitors</li> <li>Supplying the applicant and guarantor with information about services offered by the lender or by its associated companies.</li> <li>Securitising any loan agreement entered into or guaranteed by either of us</li> </ol> </li> <li>We acknowledge and agree that item (f) may include supplying information to any person or company taking security over any loan agreement.</li> <li>We hereby authorise all persons including all Government departments to provide the lender and its successors and assigns with such information as they may at any time request about the signatories and with respect to all or any of the purposes listed above purposes.</li> <li>In addition to the above, the borrower is aware and agrees that the lender provide to the guarantor any information used by the lender which the lender considers should be provided also to the guarantor.</li> <li>We promise that the information given in this application is correct to our best knowledge, information and belief.</li> </ol> <p>The lender acknowledges that any person is entitled to request access to, and (if required) correction of, any personal information held about him/her by the lender.</p>																																																			
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