

APPLICATION FOR CREDIT CONSUMER



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|--|---|
| Applicant Surname _____ | Applicant First Name/s _____ |
| Marital Status _____ | No. of Dependants _____ |
| Spouse Surname _____ | Spouse First Name/s _____ |
| Applicant Date of Birth / / _____ | Spouse Date of Birth / / _____ |
| Applicant Driver's Licence No. _____ Version No. _____ | Spouse Driver's Licence No. _____ Version No. _____ |
| Phone No. (hm) _____ Phone No. (mobile) _____ | Phone No. (wk) _____ |
| Email _____ | Fax No. _____ |
| Residency Status: NZ Citizen / Permanent Resident / Student Visa / Work Visa (Date Issued) _____ / Other _____ | |
| Address & Tenancy: Own House / Renting / Boarding / Family House / Other (Details) _____ | |
| Current Address _____ | Years _____ |
| Previous Address _____ | Years _____ |
| Employer Present _____ | Occupation _____ |
| Address _____ | Years _____ |
| Previous Employer _____ | Occupation _____ |
| Years _____ | |
| Spouse's Employer _____ | Occupation _____ |
| Years _____ | |
| Address _____ | Years _____ |
| Spouse's Previous Employer _____ | Occupation _____ |
| Years _____ | |
| Parents Name (Nearest Relative) _____ | Relationship _____ |
| Address _____ | Phone No. _____ |
| Another Contact (Non Relative) _____ | Relationship _____ |
| Address _____ | Phone No. _____ |
| Account References (Hire Purchase/Credit Card, etc.) 1. _____ 2. _____ | |
| Bankers _____ | Account No. _____ |

ASSETS (please note all assets which are jointly owned)

| | |
|------------------------|-----------------|
| Home (joint/JFH) _____ | \$ _____ |
| Furnishings _____ | \$ _____ |
| Bank _____ | \$ _____ |
| Car _____ | \$ _____ |
| Investments _____ | \$ _____ |
| Other _____ | \$ _____ |
| TOTAL _____ | \$ _____ |

LIABILITIES

| | |
|-----------------------------|-----------------|
| Mortgages _____ | \$ _____ |
| HP/credit accounts _____ | \$ _____ |
| Bank O/D _____ | \$ _____ |
| Other creditors/loans _____ | \$ _____ |
| TOTAL _____ | \$ _____ |

INCOME (monthly)

| | |
|---------------------------------------|-----------------|
| Applicant average take home pay _____ | \$ _____ |
| Spouse's take home pay _____ | \$ _____ |
| Other income _____ | \$ _____ |
| TOTAL _____ | \$ _____ |

EXPENSES (monthly)

| | |
|---------------------------------------|-----------------|
| Mortgages/rent payments _____ | \$ _____ |
| HP/credit accounts _____ | \$ _____ |
| Rates/phone/power/insurance _____ | \$ _____ |
| Life insurance/building society _____ | \$ _____ |
| Car/other expenses _____ | \$ _____ |
| TOTAL _____ | \$ _____ |

I/We certify as on behalf of the Applicant that the above information is true and correct and I/We declare that I/We have read and understood the provisions contained in this Application. By submitting your application to MARAC, you are inviting and inviting MARAC to contact you (including by phone and email) in relation to discussing and finalising finance, GAP and LPI insurance, extended warranty products and other MARAC products which may be of interest to you.

PRIVACY DECLARATION

Information about each person named in this form (Relevant Person) may be collected and held by Heartland Bank Limited, its trading division MARAC, its related entities, successors, assigns, agents and associates (Heartland). That information may be used by Heartland to consider this application for products or services (and any future application involving the Relevant Person). If the information is not provided, Heartland may not be able to provide the requested products or services. The information may also be used by Heartland to develop and run its business, including administering and monitoring products or services provided to the Relevant Person (or any related entity), compliance with legal and regulatory requirements (including identity verification requirements) and providing the Relevant Person with information about other products or services, including those of selected third parties. For the above purposes, the Relevant Person acknowledges that Heartland may provide and obtain information about the Relevant Person to or from other organisations or people Heartland considers appropriate, including its service providers, other financial and insurance institutions, government departments, the Relevant Person's employer/accountant, and other appropriate persons.

Heartland may use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to the Relevant Person (or any related entity), and may exchange information about the Relevant Person with those agencies, including default information. Those agencies may retain that information and provide that information to other customers who use their credit reporting services. Each Relevant Person may request the full details of every organisation or person to whom Heartland has disclosed information about the Relevant Person. Individuals have rights to access and request correction of their personal information under the Privacy Act 1993.

- By signing this form each Relevant Person confirms that:
- each person named in this form has read and agrees to the terms above;
 - all information provided to Heartland is correct, complete and not misleading; and
 - the Relevant Person is not an undischarged bankrupt.

Signed _____

Name _____

Date / / _____

Title/Position _____

BANK USE ONLY Customer Due Diligence completed YES