

# APPLICATION FOR CREDIT CONSUMER



**HOLDEN**  
FINANCIAL SERVICES

Holden Financial Services is a division of Heartland Bank Limited.

Applicant Surname _____	Applicant Christian Names _____	
Marital Status _____	No. of Dependants _____	
Spouse Surname _____	Spouse Christian Names _____	
Applicant Date of Birth      /      / _____	Spouse Date of Birth      /      / _____	
Applicant Driver's Licence 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 _____	
Spouse's Employer _____	Occupation _____	
Address _____	Years _____	
Parents Name (Nearest Relative) _____	Relationship _____	
Address _____	Phone No. _____	
Another Contact (Non Relative) _____	Relationship _____	
Address _____	Phone No. _____	
Account References (Hire Purchase/Credit Card,etc.) <u>1.</u> _____ <u>2.</u> _____		
Bankers _____	Account No. _____	

**ASSETS** (please note all assets which are jointly owned)

Home (joint/JFH)	\$ _____
Furnishings	\$ _____
Bank	\$ _____
Car	\$ _____
Investments	\$ _____
Other	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**LIABILITIES**

Mortgages	\$ _____
HP/credit accounts	\$ _____
Bank O/D	\$ _____
Other creditors/loans	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>
<b>NET WORTH</b>	<b>\$ _____</b>

**INCOME** (monthly)

Applicant average take home pay	\$ _____
Spouse's take home pay	\$ _____
Other income	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**EXPENSES** (monthly)

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

I / We warrant that the information provided in this application is true and correct. By sending your application to Holden Financial Services, you are inviting and agreeing to Holden Financial Services contacting you (including by phone and email) in relation to discussing and finalising finance, GAP and LPI insurance and extended warranty products which may be of interest to you.

Signed \_\_\_\_\_

Signed \_\_\_\_\_

Date      /      / \_\_\_\_\_

**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.