

# APPLICATION FOR CREDIT CONSUMER



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 _____	\$ _____
<b>TOTAL</b> _____	<b>\$</b> _____

**INCOME** (monthly)

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

**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 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.

Signed \_\_\_\_\_

Name \_\_\_\_\_

Date        /        / \_\_\_\_\_

Title/Position \_\_\_\_\_

**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.

**BANK USE ONLY** Customer Due Diligence completed  YES