



# guarantor application

PO Box 585 Hamilton 3240 • firstcreditunion.co.nz • helpdesk@firstcu.co.nz

Who is the loan applicant you wish to be Guarantor for?

To be a guarantor for a loan, you'll need to be:

Over 18 years old

Working full time

Available to come in to our branch for the loan appointment

## 1. Your personal details

What is your name?

Mr Mrs Miss Ms

Have you ever gone by any other name? (Maiden name or other)

Are you a First Credit Union member? Yes No

If so, what is your member number?

Note: If your income is not deposited into your First Credit Union Account, we may ask to see proof of your income & expenditure

What is your marital status?

Single Defacto Married Divorced Separated

What is your date of birth?

What is your gender?

Male Female

Are you employed?

Yes, full time Yes, part time Yes, self employed  
Yes, casual No, unemployed

What is your occupation?

Who is your employer?

How long have you been employed there?

 

Are you currently a Guarantor for someone? Yes No

What is their name?

What amount are you Guarantor for?

What is your home address?

How long have you lived at this address?

 

Type of residence? Own home Renting Boarding

What are your phone numbers and email address?

  

What is the best way to contact you regarding this application?

(Please note: phone calls will be made between 9am and 5pm weekdays)

Home phone Work phone Mobile Email Post

Please provide contact details of one relative in New Zealand, NOT living with you.

 

## 2. Security

Do you have a freehold vehicle that could be used as security for this loan? Yes No

Registration number

Make

Model

Year

Is this vehicle insured? Yes No

Type of insurance Full cover Third Party

Name of insurance company

### 3. Your income and expenditure

Please fill in the table below and tick the appropriate letter to show how often you are paid/pay each item. W = weekly, F = fortnightly, M = monthly

<b>Income</b>	<b>How often?</b>			<b>Amount</b>	<b>Expenditure</b>	<b>How often?</b>			<b>Amount</b>
Net income after tax	W	F	M	\$ <input type="text"/>	Mortgage/Rent/Board	W	F	M	\$ <input type="text"/>
Other income (please specify)					Other loans	W	F	M	\$ <input type="text"/>
_____	W	F	M	\$ <input type="text"/>	Insurances	W	F	M	\$ <input type="text"/>
_____	W	F	M	\$ <input type="text"/>	Credit/Store card repayments	W	F	M	\$ <input type="text"/>
_____	W	F	M	\$ <input type="text"/>	Hire purchase repayments	W	F	M	\$ <input type="text"/>
					Food/Living expenses (Power, phone, petrol, car maintenance, etc)	W	F	M	\$ <input type="text"/>
<b>Total Income</b>				\$ <input type="text"/>	<b>Total Expenditure</b>				\$ <input type="text"/>

### 4. Your financial position

<b>What do you OWN?</b>	<b>Estimated value</b>	<b>What do you OWE?</b>	<b>Estimated amount left to pay</b>
Home	\$ <input type="text"/>	First mortgage	\$ <input type="text"/>
Household contents	\$ <input type="text"/>	Motor Vehicle/s	\$ <input type="text"/>
Motor vehicle/s	\$ <input type="text"/>	Overdrafts	\$ <input type="text"/>
Savings	\$ <input type="text"/>	Credit Card Debt	\$ <input type="text"/>
Other property (please specify)		Store Cards/Hire Purchases	\$ <input type="text"/>
_____	\$ <input type="text"/>	Personal loans	\$ <input type="text"/>
_____	\$ <input type="text"/>	_____	\$ <input type="text"/>
_____	\$ <input type="text"/>	_____	\$ <input type="text"/>
<b>Total Assets</b>	\$ <input type="text"/>	<b>Total Liabilities</b>	\$ <input type="text"/>

Have you ever been declared bankrupt or gone through the No Asset Procedure?

Yes                      No

If yes, in what year?

### 5. Declaration

Authorisation by Applicant(s) and Guarantor(s) for use and disclosure of information

Pursuant to the Privacy Act 1993, I/We acknowledge that:

- I/We understand that the information will be used to assess my/our credit worthiness and financial position, to process my/our application.
- By signing this application, I/we authorise First Credit Union to:
  - make enquiries about me/us and disclose and obtain any additional information First Credit Union considers necessary, including checking driver licence/s information with LTSA,
  - disclose my/our personal information (including payment default information) to potential or actual assignees, to insurers and other third parties that my have or may intend to take security over any of my/our assets, to credit rating and credit reporting agencies and any other person that First Credit Union may appoint to collect any outstanding debt from me/us.
- I/We declare that the information I/we have provided in this application is true and correct.

Before you sign, please make sure you have fully completed your income, expenditure and financial position.

Signature

Today's date  /  /