

applying for a loan?

1. fill in the application

To help us process your loan quickly, the application needs to be fully completed and signed. If you need any assistance with your application, give us a call or come and see us to go over the form in person.

2. attach the relevant info

We'll need some extra info to process your application. See the checklist on the reverse of this panel to find out what you need to attach.

3. bring it all back

When you have everything ready, get it all back to us - either bring it in, fax to 07 839 5179, email it to loans@firstcu.co.nz or post to PO Box 585, Hamilton 3240. We'll process your application and call you to arrange an appointment.

Please remember - we can't make a decision to approve your loan until we have a completed form and all the relevant information. The quicker we have the information, the quicker we can give you an answer!

Privacy Act 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 may 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.

Main Applicant (please print your name)

FIRST NAMES
LAST NAME

Joint Applicant (please print your name)

FIRST NAMES
LAST NAME

Main Applicant's Signature

[Signature box]

Today's date

/ /

Joint Applicant's Signature

[Signature box]

Today's date

/ /

Office Use Only				
<input type="radio"/> Approved	Interest rate	%	SIGNATURE	DATE
<input type="radio"/> Declined				
PROCESSED BY	LOAN TYPE	SIGNATURE	DATE	
CONDITIONS/COMMENTS				

Mar 18 V1



loan application

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

member number
[] [] [] [] [] [] [] [] [] []

1. Your personal details

What is your name?
 Mr Mrs Miss Ms

FIRST NAMES
LAST NAME

Have you ever gone by any other name? (maiden name or other)
FULL NAME

What is your date of birth? / / What is your gender?
 Male Female

What is your marital status?
 Single Defacto Married Divorced Separated

Are you a permanent resident of New Zealand?
 Yes No

How many dependant children do you have? What are their ages?

What is your Drivers Licence number? Version Number (5B)

What type of licence do you hold?
 Learners Restricted Full
 (Please provide a copy of your licence)

How did you hear about First Credit Union? (Tick as many as apply)
 TV Radio Newspaper Referred to by friend/family
 Other (please specify)

Are you employed?
 Yes, full time Yes, part time Yes, self employed
 Yes, casual No, unemployed

What is your occupation?

How many hours do you work on average per week?

Who is your employer?
 EMPLOYER'S NAME
 EMPLOYER'S ADDRESS
 PHONE NUMBER []

How long have you been employed there?
 YEARS AND MONTHS

If less than 2 years where did you work previously and for how long?

Are you currently a Guarantor for someone?
 Yes No

What is their name?

What amount are you guarantor for?
 \$

2. Your contact details

What is your home address?

 POST CODE

What type of residence is this?
 Own home Renting Boarding

How long have you lived at this address?
 YEARS AND MONTHS

What was your previous address? (if under 3 years at current address)

How long did you live at this address?
 YEARS AND MONTHS

What are your phone numbers and email address?
 HOME [] MOBILE []
 WORK [] FAX []
 EMAIL

What is the best way to contact you regarding this application?
 (Please bear in mind phone calls will be made between 9am and 5pm weekdays)
 Home phone Work phone Mobile Email Text

Please provide contact details of TWO relatives or friends in New Zealand, NOT living with you:

Person 1
 NAME
 ADDRESS

 HOME PHONE [] MOBILE []
 RELATIONSHIP TO YOU

Person 2
 NAME
 ADDRESS

 HOME PHONE [] MOBILE []
 RELATIONSHIP TO YOU

NOTE: These people will be contacted for verification prior to your loan being approved.

3. Joint Applicant's details (if applicable)

What is your name?
 Mr Mrs Miss Ms

FIRST NAMES

LAST NAME

Have you ever gone by any other name? (maiden name or other)
 FULL NAME

What is your relationship to the main applicant?

What is your date of birth?
 What is your gender? Male Female

What is your marital status?
 Single Defacto Married Divorced Separated

Are you a permanent resident of New Zealand?
 Yes No

What is your home address?
 The same address as the main applicant The address below

What are your phone numbers and email address?
 HOME [] MOBILE []

WORK [] FAX []

EMAIL

Are you employed?
 Yes, full time Yes, part time Yes, self employed
 Yes, casual No, unemployed

What is your occupation?

How many hours do you work on average per week?

Who is your employer?
 EMPLOYER'S NAME

EMPLOYER'S ADDRESS

PHONE NUMBER []

How long have you been employed there?
 YEARS AND MONTHS

If less than 2 years, where did you work previously?
 EMPLOYER

What is your Drivers Licence number? Version Number (5B)

What type of licence do you hold? (Please provide a copy of your licence)
 Learners Restricted Full

Are you currently a Guarantor for someone?
 Yes No

What is their name?

What amount are you guarantor for?
 \$

4. Loan details

How much would you like to borrow? \$

What is the purpose of the loan? (Please provide full details)

5. Repayments

How much would you like to pay back each repayment? \$ And how often? Weekly Fortnightly Monthly

OR How long would you like to pay the loan back over? 12 months 24 months 36 months Other: months

6. Security

What are you offering as security for this loan? (please tick and complete as many as apply)

MOTOR VEHICLE

Registration number <input type="text"/>	Estimated value of vehicle \$ <input type="text"/>
Vehicle make <input type="text"/>	Is the vehicle insured? <input type="radio"/> Yes <input type="radio"/> No
Vehicle model <input type="text"/>	Type of insurance <input type="radio"/> Full cover <input type="radio"/> Third party
Year of vehicle <input type="text"/>	Name of insurance company <input type="text"/>

If your vehicle is not insured by Credit Union Insurance please attach proof of your insurance.

continued >>

Security Continued

You may have a second motor vehicle to offer as security (please tick and complete as many as apply)

MOTOR VEHICLE

Registration number <input type="text"/>	Estimated value of vehicle \$ <input type="text"/>
Vehicle make <input type="text"/>	Is the vehicle insured? <input type="radio"/> Yes <input type="radio"/> No
Vehicle model <input type="text"/>	Type of insurance <input type="radio"/> Full cover <input type="radio"/> Third party
Year of vehicle <input type="text"/>	Name of insurance company <input type="text"/>

If your vehicle is not insured by Credit Union Insurance please attach proof of your insurance.

In some circumstances we may consider a boat as security.

SAVINGS

Value of savings \$ Account where savings are held

GUARANTOR

Guarantor's name FIRST NAMES LAST NAME

(Don't forget - we'll need your Guarantor to hand in a completed Guarantor Form before we can approve your application)

7. Financial Position

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

Income	How often?	Amount
Net income after tax	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Joint applicant's income	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Other income (please specify)		
<input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
<input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
<input type="text"/>	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Total Income		\$ <input type="text"/>

Expenditure	How often?	Amount
Mortgage/Rent/Board	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Other loans	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Insurances	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Credit/Store card repayments	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Hire purchase repayments	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Family support or child care	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Power/Phone/Petrol	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Food	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Other living costs	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$ <input type="text"/>
Total Expenditure		\$ <input type="text"/>

Have you or your joint applicant been declared bankrupt or gone through the No Asset Procedure?
 Yes No

If yes, in what year?

What do you OWN (Assets)?	Estimated value
Home	\$ <input type="text"/>
Household contents	\$ <input type="text"/>
Motor vehicle/s	\$ <input type="text"/>
Savings	\$ <input type="text"/>
Other property (please specify)	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total Assets	\$ <input type="text"/>

What do you OWE (Liabilities)?	Estimated amount left to pay
First mortgage	\$ <input type="text"/>
Motor vehicle/s	\$ <input type="text"/>
Overdrafts	\$ <input type="text"/>
Credit card debt	\$ <input type="text"/>
Store cards/Hire purchases	\$ <input type="text"/>
Student loan	\$ <input type="text"/>
Personal loan/s	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total Liabilities	\$ <input type="text"/>

Is your income paid into a First Credit Union account? Yes No
 If no, make sure you attach recent bank statements with your application.

Do you require budgeting advice? Yes No

NOTES TO THE ABOVE

continued overleaf >>

checklist

- Have you answered all of the questions relevant to you in this application? If you're having any trouble filling out this form just give us a call or come in and see our Helpdesk to go over your application in person.
- Have you (and any joint applicant) attached your last three months bank statements which show your name, address, bank details and your income and expenditure? (If you bank with us and have all your wages paid into your First Credit Union account, you don't need to do this - we can look it up for you).
- Have you attached proof of your address? We need to see proof of where you live - this could be recent bill or bank statement with your name and address, or your tenancy agreement.
- Have you attached a Guarantor Form if you're using a Guarantor as security for your loan? Your Guarantor will need to complete a Guarantor Form (pick one up at any of our branches - or give us a call and we'll post, email or fax you a copy). If your loan is approved, your Guarantor will need to come to the appointment with you.
- If your vehicle is not insured with Credit Union Insurance, have you provided proof of your insurance and does it state First Credit Union as the interested party?
- If you're going to use this loan to pay off other bills or loans, have you attached copies of any bills you want to pay and settlement figures for any loans?
- If you are buying a new car, have you attached a copy of the Vehicle Sale & Purchase Agreement (VOSA) and the "window card"? Or if it's a private sale, have you attached one of our Private Sale documents? (pick one up at any of our branches, or give us a call and we'll post or fax you a copy).
- Have you (and any joint applicant) signed and dated this application?

Please note - we can't make a decision to approve your loan until we have all the relevant information. The quicker we have the information, the quicker we can give you an answer!