



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

NAMES
YOUR RELATIONSHIP TO THE APPLICANT

☐ Over 18 years old

☐ Working full time

☐ Available to come in to our branch for the loan appointment

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

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

4. Your financial position

<i>What do you OWN?</i>	Estimated value	<i>What do you OWE?</i>	Estimated amount left to pay
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"/>	\$ <input type="text"/>	Personal loans	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total Assets	\$ <input type="text"/>	Total Liabilities	\$ <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 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.

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

Signature

Today's date