



Member Number

application to change loan repayments

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

1. Account Details

Main account holder details

What is your date of birth?

What is your postal address?

Joint account holder details (if applicable)

What is your date of birth?

What are your phone numbers?

2. Employment Details

What is your occupation?

What is the average amount of hours you work weekly?

Employers Name

Employers Contact Number

3. Current Repayments

How much are you paying onto your loan currently?

FREQUENCY ☐ Weekly ☐ Fortnightly ☐ Monthly

4. New Repayments

What would you like your new repayments to be?

FREQUENCY ☐ Weekly ☐ Fortnightly ☐ Monthly

Why are you requesting this change?

If your application is due to a reduction in income or financial hardship please complete the income and expenses section on the back of this form. If your wages are not banked into your First Credit Union account please provide 3 months recent bank statements.

Effective from

Date

5. Signatures

Main Applicant's Signature

Today's date

Joint Applicant's Signature

Today's date

NOTE: If this is a guarantor loan the guarantor will need to sign any changes made to your loan agreement. If this application is approved, a variation form needs to be processed and signed by all parties (including guarantor).

Income & Expenses

Income and Expenditure (Tick whether single or joint)

☐ Single ☐ Joint

Income (Please provide proof)	How often?	Amount	Expenditure (Please provide proof)	How often?	Amount
Net income after tax	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$	Mortgage/Rent/Board	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
Spouse/Defacto income	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$	Other loans	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
Other income (please specify)			Insurances	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$	Credit/Store card repayments	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$	Hire purchase repayments	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$	Family support or child care	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
Total Income		\$	Power/Phone/Petrol	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
Does your income go into your First Credit Union account?			Food	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
<input type="radio"/> Yes <input type="radio"/> No			Other living costs	<input type="radio"/> W <input type="radio"/> F <input type="radio"/> M	\$
If no, we will need to see your bank statements from the last 3 months.			Total Expenditure		\$

Credit Card (Credit Limit and Institution)

Credit Card

☐ Visa ☐ Mastercard ☐ American Express ☐ Diners ☐ Other (Please specify)

Credit Limit (Please specify which card limit is for if you have more than one)

What do you OWN (Assets)? (Please provide proof)	Estimated value	What do you OWE (Liabilities)? (Please provide proof)	Estimated amount left to pay
Home	\$	First mortgage	\$
Household contents	\$	Motor vehicle/s	\$
Motor vehicle/s	\$	Overdrafts	\$
MAKE MODEL YEAR		Credit card debt	\$
Savings	\$	Store cards/Hire purchases	\$
Other property (please specify)		Student loan	\$
	\$	Personal loan/s	\$
	\$		\$
	\$	Total Liabilities	\$
Total Assets	\$		

The following questions must be answered:

1. Have legal proceedings ever been taken against you, your spouse, defacto, for any debt?
☐ No ☐ Yes (If yes, give details)

2. Have you, your spouse or defacto ever been bankrupt, NAP, or insolvent?
☐ No ☐ Yes (If yes, give details)

Office Use Only

☐ Approved ☐ Declined

Authorised By: Processed by: DATE

Comments: