

PERSONAL / SOLE TRADER CREDIT APPLICATION

IMPORTANT - ALL SECTIONS MUST BE COMPLETED. To enable our staff to provide a prompt decision please complete all sections clearly and write "N/A" if any information sought does not apply. Each Application must provide their current full name as it appears on an official document such as a birth certificate, passport or drivers licence.

Have you lodged an application with Whiting Financial Services before? YES NO

TITLE FIRST & MIDDLE NAMES SURNAME (include all names used, e.g. maiden name)

TRADING AS (IF SELF EMPLOYED) GST#

DATE OF BIRTH DRIVER LICENCE # MARITAL STATUS NUMBER OF DEPENDENTS AGES

RESIDENCE Own House Rent Boarding Family House NZ CITIZEN? YES NO PERMANENT NZ RESIDENT? YES NO

RESIDENTIAL ADDRESS YEARS MTHS

POSTAL ADDRESS

PREVIOUS ADDRESS YEARS MTHS

PHONE NUMBER PRIVATE MOBILE BUSINESS FACSIMILE

EMAIL (HOME) EMAIL (BUSINESS)

OCCUPATION INDUSTRY

EMPLOYER PRESENT YEARS MTHS

EMPLOYER ADDRESS

PREVIOUS EMPLOYER YEARS MTHS

TITLE FIRST & MIDDLE NAMES SURNAME

TRADING AS (IF SELF EMPLOYED) GST#

DATE OF BIRTH DRIVER LICENCE # NZ CITIZEN? YES NO PERMANENT NZ RESIDENT? YES NO

MOBILE PHONE BUSINESS EMAIL FACSIMILE

OCCUPATION INDUSTRY

EMPLOYER PRESENT YEARS MTHS

EMPLOYER ADDRESS

PREVIOUS EMPLOYER YEARS MTHS

Partner to be Joint Applicant? YES NO If not at same address please complete a separate application form.

RELATIVES NAME (Nearest Relative) OTHER CONTACT (Non Relative)

RELATIONSHIP RELATIONSHIP

ADDRESS ADDRESS

PHONE PHONE

ACCOUNT / TRADE REFERENCES 1. (credit card, power, phone etc) ACCOUNT / TRADE REFERENCES 2.

MONTHLY PAYMENT MONTHLY PAYMENT

PHONE CURRENT/COMPLETE PHONE CURRENT/COMPLETE

ACCOUNTANT NAME SOLICITOR NAME

ACCOUNTANT COMPANY SOLICITOR COMPANY

PHONE PHONE

OTHER INFORMATION

Have you (or your partner) ever had, or are there now, any legal proceedings against you (or your partner), or any action for payment defaults? YES NO

The credit applied for is of the type requested by me and the supply of credit by Whiting Financial Services.

within the meaning of the Consumer Guarantees Act 1993, is for my

Personal Use Business Use

Under the agreement that may result from this application, the Act will be excluded if you acquire, or hold yourself out as acquiring, under the agreement the credit for the purpose of a business.

FINANCIAL INFORMATION (net Monthly Figures Only)

(A) INCOME (Monthly)	(C) ASSETS (please identify all assets which are jointly owned)	MARKET VALUE
Applicants monthly take home pay (After tax excluding overtime) \$ _____	Property / Home _____	\$ _____
Partners monthly take home pay (After tax excluding overtime) \$ _____	Rental/Investment Property _____	\$ _____
Boarder/Rental Income \$ _____	Cash / Bank _____	\$ _____
Investment Income \$ _____	Vehicle (Details) _____	\$ _____
Benefits \$ _____	Home Contents _____	\$ _____
Other \$ _____	Investments (Details) _____	\$ _____
	Other (Details) _____	\$ _____
	_____	\$ _____
TOTAL (A) \$ _____	TOTAL (C) _____	\$ _____
 (B) EXPENSES (Monthly)	 (D) LIABILITIES	 CURRENT BALANCE OUTSTANDING
Mortgage / Rent payments \$ _____	Mortgage (Details) _____	\$ _____
Overdraft \$ _____	_____	\$ _____
Personal Loan \$ _____	_____	\$ _____
Credit Cards \$ _____	Overdraft limit \$ _____	\$ _____
Credit Accounts \$ _____	Personal Loans _____	\$ _____
Child Support \$ _____	Credit Cards limit \$ _____	\$ _____
Rates, Phone, Power, car expenses \$ _____	_____	\$ _____
Insurance (life, vehicle, house), Superannuation \$ _____	Credit Accounts (Details) _____	\$ _____
Living expenses (food, clothing) \$ _____	(i.e. Farmers Card, HPs,etc) _____	\$ _____
Other \$ _____	Other (Details) _____	\$ _____
	_____	\$ _____
TOTAL (B) \$ _____	TOTAL (D) _____	\$ _____
 NET SURPLUS per month (A) - (B) \$ _____	 NET WORTH (C) - (D) _____	\$ _____

NOTE PROOF OF INCOME IS REQUIRED

ACKNOWLEDGEMENTS

1. I understand that:
 - 1.1 Acceptance of this application does not necessarily mean that you will grant the credit applied for, and you may decline this application without giving any reason; and
 - 1.2 I may contact your Privacy Officer to request access to and correction of any information about me that you hold and you will supply to me on request the names and addresses of any agencies (including any Credit Reporting Agency engaged by us) to whom you have disclosed information about me.
- 1.3 You are asking me for personal information about me so as to use a Credit Reporting Agency to credit check me. I understand that:
 - The Credit Reporting Agency will give you information about me for that purpose.
 - You will give my personal information to the Credit Reporting Agency who will hold that information on their systems and use it to provide their credit reporting service.
 - When other customers of the Credit Reporting Agency use the credit reporting service, the Credit Reporting Agency may give the information to those services.
 - You may use the Credit Reporting Agency's services in the future for purposes related to the provision of credit to me. This may include using the Credit Reporting Agency's monitoring services to receive updates if any of the information held about me changes.
 - If I default in my payment obligations to you, information about that default may be given to the Credit Reporting Agency and they may give information about my default to their other customers.
2. I authorise you to:
 - 2.1 Use information disclosed in this application, or any resulting contract, for the purpose of processing this application and sending me information about other products offered by Whiting Financial Services.
 - 2.2 Make all such enquiries about me and my financial affairs as you consider appropriate in relation to this application, or any resulting contract, (and further enquiries in the future which may be necessary in connection with this application and any subsequent requests for credit) and to disclose details of this application, or any resulting contract, to any person for this purpose. I authorise any party approached by you to disclose such information to you; and
 - 2.3 Disclose details of this application and of any resulting contract to any assignee of any such contract or to any credit agency, debt collector, solicitor or, as you consider appropriate in relation to any resulting contract, to any staff of Whiting Financial Services. I understand that the assignment of any such contract may result in the existence of that contract being noted on a public register.
3. I certify that:
 - 3.1 Where I have provided information in this application about any other person, that person has authorised me to disclose the information to you and to authorise you to use and disclose that information in the same ways as if that person was an applicant; and
 - 3.2 The information provided in this application is true, correct and complete (and includes all current names that I use), and no information that would be relevant to you in evaluating the application has been omitted. If any changes occur between now and signing a credit agreement with you (including any change in name), I will disclose such changes to you immediately.

APPLICANT 1	DATE	APPLICANT 2	DATE
Signature / /	Signature / /