

Application Date:

VEHICLE DETAILS (office use only)				FINANCE DETAILS (office use only)			
Make & Model				Sale Price	\$	Repayments	\$
YEAR		Licence Plate No.		Deposit	\$	Frequency	WKLY <input type="checkbox"/> FNTLY <input type="checkbox"/>
REGO	From	To		Trade Value	\$	First Payment	
WOF		Mileage :		Transport	\$	Day of Week	
TRADE DETAILS (office use only)				Other	\$	Interest Rate	
Make & Model				Consolidated Loan Balance	\$	Redirection	WINZ <input type="checkbox"/> WORK <input type="checkbox"/>
YEAR		Licence Plate No.			\$		

PERSONAL DETAILS : APPLICANT

Surname : _____

First Name(s) : _____

Gender : M F DOB : _____ Mobile No.: _____

Email Address : _____

Relationship Status : Single Married De facto Separated Divorced Widowed

No. of Dependents : _____ Ages : _____

Home Address : _____

_____ Time at Address : _____

Type of Tenancy : Kāinga Ora (HNZ) Pvt Rental Boarding Living with Family Home Owner

Landlords Name : _____ Landlord Contact : _____

Previous Address : _____

BUDGET ADVISOR

Name : _____ Organisation : _____

Email : _____ Phone : _____

Have they approved the lending : Yes No Details : _____

DRIVER LICENCE

DL Licence No.: _____ Version No.: _____ Expiry Date : _____

Licence Type : Full Restricted Learners Other Licence Type : _____

DRIVING HISTORY

Suspensions _____ Demerits Accidents Fines \$ _____

Initials _____ Initials _____

PERSONAL DETAILS : PARTNER

Surname : _____

First Name(s) : _____

Gender : M F DOB : _____ Mobile No.: _____

Address : _____

Email Address : _____

DRIVER LICENCE
DL Licence No.: _____ Version No.: _____ Expiry Date : _____
Licence Type : Full Restricted Learners Other Licence Type : _____

REFEREE DETAILS : Referee's must be NEXT OF KIN and do not live at the same address as the Applicant

REFEREE 1
Full Name : _____ Relationship : _____
Address : _____
Email : _____ Mobile No. : _____

REFEREE 2
Full Name : _____ Relationship : _____
Address : _____
Email : _____ Mobile No. : _____

INCOME & EMPLOYMENT DETAILS :

Types of Income : WINZ Salary Wages Self Employed Contractor
WINZ Customer No.: _____ Day Paid : _____
Present Employer : _____ Day Paid : _____
Work Address : _____
Occupation : _____ Time Employed : _____
Work Phone : _____ Work Email : _____
Boss/Supervisor : _____ Mobile / Email : _____
Payroll Contact : _____ Redirection : Yes No

PARTNER
Employer : _____
Work Address : _____ WINZ No. _____
Work Phone : _____ Occupation : _____

FINANCE HISTORY & CURRENT DETAILS :

Bank Name: ANZ BNZ ASB Westpac Other : _____
Main Account No. : _____
Account References – previous/current loans, credit cards etc : _____
Finance Company History : Go Car MTF Avanti Other : _____
Other Previous / Current Finance : _____
Insurance Company : _____ Paid : Wkly Mthly Yearly

Initials ____ Initials ____

FINANCIAL DETAILS & WEEKLY BUDGET

AVERAGE WEEKLY NET INCOME			AVERAGE WEEKLY EXPENDITURE		
Applicant		\$ _____	Rent / Mortgage :		\$ _____
		\$ _____	Mobile Phone :		\$ _____
		\$ _____	Internet :		\$ _____
Partner		\$ _____	Power :		\$ _____
		\$ _____	Food & Groceries :		\$ _____
		\$ _____	Insurances :		\$ _____
Boarders		\$ _____	Debt Repayments :		\$ _____
		\$ _____	Other Loans / Finance :		\$ _____
Other :		\$ _____	Laybuy / Payment Plans :		\$ _____
Other :		\$ _____	Current Transport Cost :		\$ _____
Total Weekly Income :		\$ <input type="text"/>			\$ _____
WINZ Deductions :		\$ _____			\$ _____
		\$ _____			\$ _____
		\$ _____			\$ _____
		\$ _____	VSF Car Loan Repayment :		\$ _____
		\$ _____	WOF / REG & INS :		\$ _____
		\$ _____	Repairs & Maintenance :		\$ _____
		\$ _____	Additional Petrol Cost :		\$ _____
Total WINZ Deductions		\$ <input type="text"/>	Total Weekly Expenditure :		\$ <input type="text"/>

NET WEEKLY SURPLUS :

\$

ASSETS			LIABILITIES		
House :		\$ _____	Mortgage Outstanding :		\$ _____
Furnishings :		\$ _____	Debt Collectors :		\$ _____
Investments :		\$ _____	Bank Overdraft :		\$ _____
Bank Deposits :		\$ _____	Loans Owing :		\$ _____
Vehicle :		\$ _____	Other : _____		\$ _____
Kiwisaver :		\$ _____	Other : _____		\$ _____
Other : _____		\$ _____	Other : _____		\$ _____
Other : _____		\$ _____	Other : _____		\$ _____
Total Assets :		\$ <input type="text"/>	Total Liabilities :		\$ <input type="text"/>

Initials _____ Initials _____

CREDIT HISTORY DETAILS

Jail, Convictions or Legal Proceedings?

Gang Affiliations : _____

Other Names : _____

Bankrupt, NAP or Insolvency?

Current Vehicle?

Rego: _____

Make / Model : _____

Financed : _____

Previous Car Finance?

Company : _____

Repo : _____

Defaults? One NZ, Spark, 2Deg, Genesis, Contact, Mercury etc

Power : _____

Phone/Mobile : _____

Internet : _____

Collection Agencies?

Baycorp : _____

Intercoll : _____

Other : _____

Cash/Pay Day Loans or Pay Later Accounts?

Instant Finance : _____

Avanti/Aotea Finance : _____

Cash Converters : _____

Chrisco : _____

AfterPay/Laybuy etc : _____

Store Cards, Clothing Trucks or Door Knockers?

Trucks : _____

Door Knockers : _____

DTR / Rentals : _____

Credit Cards, Overdrafts or Other Finance ?

Credit Cards : _____ Overdrafts : _____

Personal Loans & Any other Finance : _____

Other Comments: _____

REQUIRED DOCUMENTS

We are unable to fully process your application through to the final approval stage if you do not provide us with clear copies of the documents listed below. Please email this important paperwork to admin@vsfltd.co.nz

- ✓ Copy of your four latest payslips and/or copy of your FULL MSD WINZ breakdown
- ✓ Most recent 90 days of bank statements (we will provide a bank link)
- ✓ Proof of address, i.e. your phone bill or your power bill – If you are in a Kāinga Ora (HNZ) home we prefer the front page of your tenancy agreement as proof of address
- ✓ Copy of your driver's license – front & back and/or your passport (we must have photo ID)
- ✓ Employment details (if applicable)
- ✓ Partners documents (if applicable) – if your partner or family member are a co-borrower on your loan we are required to undertake the full application process on each applicant separately

DECLARATION

Have you ever had or are there now any attachment or legal proceedings against you, or any action for payment default?

Yes No If "Yes" please provide details : _____

Are you currently, or have you ever been bankrupt or otherwise insolvent?

Yes No If "Yes" please provide details : _____

PRIVACY WAIVER

I/We apply for a loan of _____ over a term of ____ months and certify that the particulars above and overleaf are true and correct and that I am over the age of 18 years and am not an undischarged bankrupt. Pursuant to the Privacy Act 1993 I/We authorize any finance company to contact any credit reporting agencies, credit providers, my/our employer/s, accountant/s, or any other source, to obtain, check and exchange (both now and in the future) such personal, financial and commercial information and references about me/us as is necessary for the purpose of considering this application, the protection and administration of any loan arising out of this application, and to assist in the enforcement of any agreement between me/us and any finance company. I/We agree that you may produce this authority to such parties for the purposes of correcting such information. Under the provisions of the Privacy Act 1993, you are entitled to have access and request correction to personal information held. Furthermore I / We specifically authorise the Finance Company to search by way of a credit check for any Ministry of Justice overdue fines that may be outstanding. Overdue fines are defined as fines or reparation overdue for payment to Ministry of Justice and not under a current payment arrangement.

Signature(s) :

Date :

By signing above you are acknowledging you have read every page of this form, and agree that all the detailed information is accurate. Including all notes taken by our lending officer during the application process. Please also initial the bottom of every page.

Initials ____ Initials ____