

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 : _____

DRIVER LICENCE

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

Licence Type : Full Restricted Learners Other Licence Type : _____

DRIVING HISTORY

Suspensions _____ Demerits Accidents Fines \$ _____

BUDGET ADVISOR

Name : _____

Organisation : _____

Email : _____

Phone : _____

Have you discussed this lending application with a budget advisor or a financial mentor Yes No

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

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 : _____

Credit Score : Judgements/Defaults on Credit Report (if appropriate)

Dishonours : _____

FINANCIAL DETAILS & WEEKLY BUDGET

AVERAGE WEEKLY NET INCOME		AVERAGE WEEKLY EXPENDITURE	
Applicant	\$ _____	Rent :	\$ _____
	\$ _____	Mobile Phone :	\$ _____
	\$ _____	Internet :	\$ _____
Partner	\$ _____	Power :	\$ _____
	\$ _____	Groceries & Takeaways :	\$ _____
	\$ _____	Insurances :	\$ _____
Boards	\$ _____	Debt Repayments :	\$ _____
	\$ _____		\$ _____
Other :	\$ _____	Other Loans / Finance :	\$ _____
Other :	\$ _____		\$ _____
Total Weekly Income :	\$ _____	Afterpay & Other :	\$ _____
WINZ Deductions :	\$ _____		\$ _____
	\$ _____	Gambling :	\$ _____
	\$ _____	Current Transport Cost :	\$ _____
	\$ _____	VSF Car Loan Repayment :	\$ _____
	\$ _____	WOF / REG & INS :	\$ 60.00
	\$ _____	Repairs & Maintenance :	\$ 50.00
	\$ _____	Additional Petrol Cost :	\$ _____
	\$ _____		\$ _____
Total WINZ Deductions	\$ _____	Total Weekly Expenditure :	\$ _____
NET WEEKLY SURPLUS :		\$ _____	
ASSETS		LIABILITIES	
Furnishings :	\$ _____	Debt (please list) :	\$ _____
	\$ _____		\$ _____
	\$ _____	Bank Overdraft :	\$ _____
Bank Savings :	\$ _____	Loans Owing :	\$ _____
Vehicle :	\$ _____	Ministry of Justice :	\$ _____
Kiwisaver :	\$ _____	WINZ/MSD Debt :	\$ _____
Other :	\$ _____	Other :	\$ _____
Other :	\$ _____	Other :	\$ _____
Total Assets :	\$ _____	Total Liabilities :	\$ _____

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 e.g. NAP?

Yes No If "Yes" please provide details : _____

PRIVACY WAIVER

I/We confirm that I/We are over 18 years of age and are not an undischarged bankrupt.

Under the Privacy Act 2020, I/We authorise Vehicle Sales & Finance Limited and its authorised agents, contractors, lenders, insurers, debt collection agencies, repossession agents, and service providers to collect, obtain, verify, use, store, exchange, and disclose personal information about me/us for purposes relating to assessing this application, verifying identity and creditworthiness, administering any loan, managing repayments, recovering overdue amounts, repossession, enforcement activity, legal proceedings, fraud prevention, and compliance obligations.

I/We authorise Vehicle Sales & Finance Limited to contact and obtain information from credit reporting agencies, credit providers, employers, accountants, financial institutions, Government agencies, public registers, NZTA Waka Kotahi, Ministry of Justice, referees, and any other source reasonably necessary for these purposes, both now and in the future.

I/We acknowledge and agree that personal information may be collected indirectly from third parties and external sources, and not always directly from me/us, in accordance with Information Privacy Principle 3A (IPP3A) of the Privacy Act 2020.

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.