



Application for Credit

Te Huruhi Finance Ltd. PO Box 73, Oneroa, Waiheke Island. Phone 372 7076 Fax 372-9049

Credit Card

Personal Loan

Personal Details	Title	Surname	First Names		Date of Birth	
	Maiden or Other Surnames		Marital Status		Home Phone	
	Email Address		Cellphone Number		Accommodation (Own/Rent/Board etc)	
	Home Address				How long at this address?	
	Previous Address				How long at this address?	
Employment Details	Current Employer—Name				Type of employment Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/>	
	Address			Phone		
	Occupation			Length of Service		
	Previous Employer					
	Occupation			Length of Service		
Contacts	Next of Kin (at a different address)		Relationship to you	Address	Phone	
	Other relative of close friend (living on Waiheke)		Relationship to you	Address	Phone	
Spouse	Full name of Spouse / De-Facto Partner				Date of Birth	
	Occupation		Employer		Work Phone	
Credit History	Name of Finance Company/Lender		Account Number	Type of Credit	Date Commenced / Period	
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	Credit Card (Type and Issuing Bank)			Year of Issue	Total Limit	
Assets	What is your take home pay?		Insurance	Do you have private insurance that will cover the goods being purchased?	Y / N	
	What are your Mortgage/Rent/Board payments?			Do you have any form of insurance covering loss of earnings and/or ability to earn?	Y / N	
	Make/Model of Motor Vehicle if owned			Registration Number	Year	Financed By
Income and Expenditure	Loan Amount / Credit Limit Required		Purpose of Loan (Full Details)			
	Normal Net Wages (After Tax)		Weekly	Liabilities	Mortgage/Rent/Board	Weekly / Monthly
	Spouses Net Wages (After Tax)		Weekly		Motor Vehicle Payments	Weekly
	Other, Specify _____		Weekly		Loan/Hire Purchase	Weekly / Monthly
	Other, Specify _____		Weekly		Loan/Hire Purchase # 2	Weekly / Monthly
	Other, Specify _____		Weekly		Credit Card Repayments	Weekly / Monthly
	Other, Specify _____		Weekly		This Loan	Weekly / Monthly
	Regular Household Expenses		Weekly			
Balance (income less expenses)		Weekly	Total Liability Payments		Weekly / Monthly	

Consent to terms and use and disclosure information

I warrant that the particulars set out herein are true and correct. I declare that I am over the age of eighteen (18) years, further, I declare that I have not been adjudged bankrupt, nor suffered any warrant to be levied against me, and that I am not an undisclosed bankrupt. I accept that this form and the information contained herein shall remain the property of Te Huruhi Finance. I understand that I have the right of access to and correction of my personal information held by Te Huruhi Finance. I also understand that while outstanding monies are owed to Te Huruhi Finance, even if not overdue, it is my responsibility to inform Te Huruhi Finance of any relevant change in my personal details, including a change of address. I acknowledge that the information I have provided will be used by Te Huruhi Finance for the purposes of assessing my credit application, administering this and any subsequent contract or credit arrangement with Te Huruhi Finance, and for marketing goods and services provided by Te Huruhi Finance, and I give my authorization for the use of this information for these purposes. I irrevocably authorize any third party to provide Te Huruhi Finance with such information as is required to assess my application for credit, and further authorize Te Huruhi Finance to provide this information, along with details of any subsequent or past dealings I may have with Te Huruhi Finance, to any third party, for like purposes. I agree to accept the terms sales as follows: 1) Payment is due by the 20th day of the month following purchase, except where otherwise agreed; 2) Interest may be charged on overdue amounts at the rate of 30% per annum calculated and compounded monthly; 3) Fees may be charged in the recovery of overdue debts; 4) Goods remain the property of Te Huruhi Finance until fully paid for; 5) Claims and requests for credit should be made within seven (7) days of invoice; 6) Returned goods may be subject to a 10% handling and restocking fee; 7) A credit administration fee may be charged to establish your account, and on individual credit purchases; 8) Revolving Credit and Fixed Term accounts are charged interest at the rate of 2% per month and 25% per annum respectively. I understand that failure to supply the specified information to complete this form may prejudice or preclude the favourable determination of my application for credit.

Signature of Applicant	Signature of Witness	Day / Month / Year
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Application cannot be processed until filled out, signed and dated