

# Applying for your Vendor Asset Finance Loan

## Name:

Reference number

## Vendor contact details

Vendor name

Vendor contact

Phone number

## Asset(s) to be financed

Year	Asset description

## Finance indication details

Purchase price (incl. GST)	
Less Trade in (incl. GST)	
<b>Sub Total (incl. GST)</b>	
Less Deposit	
Plus BNZ Application Fee	
Plus Vendor Application Fee	
<b>Amount of credit requested</b>	

## Term details

Interest rate	
Term	
Payment cycle	
Residual	

The indicative interest rate set out above is based on the current BNZ Asset Finance fixed rate for 36 months (3 yrs) and the estimated repayment schedule is based on this indicative interest rate. If BNZ agrees to make a loan to you, the actual terms of your loan (including the interest rate, total interest charges, instalment amounts and total amount payable under the agreement) may differ from the indicative terms set out above. All loans are subject to our lending criteria, our terms and conditions and fees. The BNZ Asset Finance Terms and Conditions may be obtained free of charge from any BNZ branch or Partners Centre, or viewed at [bnz.co.nz/terms-and-conditions](http://bnz.co.nz/terms-and-conditions) by searching Asset Finance Consumer or Asset Finance Business

BNZ may pay a commission to the vendor named above or a related party, and this commission may be reflected in the interest rate that applies to your loan.

### Personal Details

**Title \***  
 Mr  Mrs  Ms  Miss  Other

**Complete if other**

**First name \***

**Middle name**

**Last name \***

**Date of birth \***

**Gender \***  
 Male  Female

**Marital status \***  
 Single  Married  Divorced  De facto  Widowed

**Number of dependants \***

**Drivers licence number**  **Drivers licence version**

**Existing BNZ Customer? \***  
 No  Yes

**Access number**

### Contact Details

**Telephone numbers (Min of one)**

**Home number**  **Mobile number**  **Business number**

**Email**

### Address Details

**Addressee \***

**Street no. \***  **Street name \***  **Street type \***

**Suburb**  **City \***  **Postcode \***

**Country \***

**Time at address \***  
 less than 1 year  1 - 3 years  3 - 5 years  more than 5 years

**Residential type \***  
 Own - Occupy home mortgaged  Rent  
 Rent - Own elsewhere mortgaged  Rent - Own elsewhere freehold  
 Board  Live with relatives  
 Supplied by employer  Own - Occupy home freehold  
 Other

**Complete if other**

### Mailing Address Details

**Addressee**

**Mailing Address**  **Suburb**  **City**

**Postcode**  **Country**

### Previous Address Details

**Street no.**  **Street name**  **Street type**

**Suburb**  **City**  **Postcode**

**Country**

### Employment Details

**Occupation \***

**Type of employment \***  
 Full time  Part time  Self employed  Retired  
 Student  Homemaker  Other

**Complete if other**

**Current employer \***

**Time with employer \***  
 less than 6 mths  6 mths - less 2 yrs  2 yrs - 4 yrs  more than 4 yrs

### Previous Employment Details

**Previous employer**

**Time with previous employer**  
 less than 6 mths  6 mths - less 2 yrs  2 yrs - 4 yrs  more than 4 yrs

### Citizenship and Tax Details

**Are you a New Zealand citizen or resident? \***  
 No  Yes

**IRD number**

**Tax rate**  
 10.5%  17.5%  30%  33%

**Do you hold a working or skilled migrant visa?**  
 No  Yes

**Visa expiry date**  
 /  /

**Country(s) of Citizenship (Other than NZ)**

**Country**  Australia  US  Other

**Country**  Australia  US  Other

**Country**  Australia  US  Other

**Country**  Australia  US  Other

**Complete if other**

**Country(s) you pay tax in (Other than NZ)**

**Country**  Australia  US  Other

**Tax number**

**Country**  Australia  US  Other

**Tax number**

## Annual Income

Your Gross salary/wages \*

Income frequency

Weekly  Fortnightly  Monthly  Annual

Gross rental income (your share)

Rental income frequency

Weekly  Fortnightly  Monthly  Annual

Gross investment income

Investment income frequency

Weekly  Fortnightly  Monthly  Annual

Overseas income

Overseas income frequency

Weekly  Fortnightly  Monthly  Annual

Gross other income

Other income frequency

Weekly  Fortnightly  Monthly  Annual

Income type

Commission  Bonus  Overtime  Other

Complete if other

## Share of Finances

Are your expenses / liabilities shared? \*

No  Yes

Gross spouse / partner income (Annual)

Gross spouse / partner income

First name of spouse / partner

Last name of spouse / partner

## Assets owned

Total value of property(s)

Total value of motor vehicle(s)

Total value of personal effects

Bank account balances

Company shares

Superannuation

Other assets (over \$1000)

## Monthly Living Expenses (Full values)

Monthly total known? \*

No  Yes

Known amount

Sport activities and hobbies

Council rates

Kiwisaver / Superannuation

Utilities

Motor vehicle / transport

Insurances

Childcare and Education

Clothing and shoes

Food, drinks and eating out

Other regular living expenses

## Other Financial Commitments

Total home loan debt

Monthly home loan repayment

Revolving credit limit amount

Monthly lending or hp repayment

Total credit card or overdraft limit

Monthly student loan repayment

Monthly rent or board

Monthly family support

Monthly body corporate fees

Monthly other commitments

Include expected changes in your income/expenses

I/We have considered the amount required to cover my/our normal household expenses and I am/we are satisfied that, after taking into account this expense together with any change to the above expenses, resulting from this proposed loan, loan servicing will be at an affordable level. Please tick here to confirm your acknowledgement

#### Personal information notice

This notice relates to information you are now providing to Bank of New Zealand and/or its related companies (as defined in section 2(3) of the Companies Act 1993 as if 'company' includes a company or other body corporate incorporated in New Zealand or any other jurisdiction) (each a BNZ Company); and any other party that we notify you of in the future (together the 'Parties'), or which the Parties may hold now or in the future.

1. The Privacy Act 1993 gives you the right to see and correct your personal information.
2. Your information may be disclosed to any person that has given a guarantee or other security for your obligations to BNZ.
3. Information about you will be used primarily for administering your loan and offering or providing banking and other financial services to you. Information may be disclosed to another BNZ Company or a third party in connection with any of these purposes provided the recipient of the information is subject to an obligation of confidentiality in relation to that information. Information may also be used to further the relationship between you and any BNZ Company, the Parties or a third party, and for marketing purposes. This includes, without limitation, communicating with you via email, text message, an on-line facility (without an unsubscribe facility), telephone or post about any products, services or promotions offered or distributed by any BNZ Company, the Parties or a third party.
4. In respect of opening and reviewing accounts, applications and offering you relevant products and services, you authorise the BNZ Companies to make credit reference checks and other enquiries within their normal procedures. For this purpose, the BNZ Companies may seek information about you from any source. You also authorise the collection and disclosure of all information relevant to your accounts from/to any credit reporting agency. Credit reporting agencies may use information disclosed by the BNZ Company to update their credit reporting database, and disclose any information that they hold about you to their own customers as permitted under the Credit Reporting Privacy Code. In addition the BNZ Company may use any service provided by its credit reporting agency to receive updates of the information it holds about you. If you are in default under any loan or facility from a BNZ Company, the BNZ Companies are authorised to disclose all relevant information about you to, and for the use by, credit reporting agencies, debt collection agencies and law firms.
5. The collection of certain information from you is required by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 ("AML/CFT"). In certain circumstances information may be released by the BNZ Group to third parties in accordance with that Act.
6. To gain your views on services and/or products, the BNZ Parties may want to provide your details to market research organisations. If you do not wish your details to be provided please tick here.
7. If you do not wish to provide all the information requested, we may restrict the products, facilities and/or services available to you.

#### Note:

- i. emails transmitted over the Internet which is an unsecure public domain and subject to risk including interception, corruption, non-delivery and misdelivery, and
- ii. emails transmitted by the bank for this purpose are deemed to be sent in accordance with the BNZ Terms and Conditions - Email Delivery of Loan Documentation which are available at [bnz.co.nz](http://bnz.co.nz) or by request from any store of the Bank.

#### Identification document and proof of address

All signatories to accounts must provide photo identification and proof of address that are acceptable to the BNZ Companies as requirements of the Code of Banking Practice and AML/CFT. Some examples of acceptable identification include New Zealand/overseas passport, New Zealand certificate of identity, New Zealand firearms licence. Proof of address includes a recent bill from the company who supplies your power, gas, water, phone or internet services, a statement from any New Zealand bank, Council rates notice, insurance policy, a letter from the Electoral Office or anything from a government agency that includes your name and address.

#### Consent to electronic disclosure

You consent to us:

- (a) meeting our disclosure obligations to you under the Credit Contracts and Consumer Finance Act 2003 and
- (b) sending you other notices and communications in relation to this loan, in electronic form and by electronic communication (if applicable). You agree that this may include:
- (c) us sending you an email, to the most recent email address that you have provided to us, that allows a disclosure statement and/or other information, including the terms of this loan and any related product (for example, Insurance) or service, to be accessed from a website or by means of the internet by commonly used Internet browsers (including, but not limited to, Internet Explorer, Safari and Google Chrome). You acknowledge that this may include us sending you an email telling you that a disclosure statement and/or other information is available through BNZ Internet Banking instead of sending you that information by post;
- (d) us sending you an email, to the most recent email address you have provided to us, with a copy of a disclosure statement and/or other information, including the terms of the loan and any related product (for example, Insurance) or service, attached to the email in PDF form; and/or
- (e) if you have BNZ Internet Banking, us making available, through BNZ Internet Banking, ongoing information about this loan (for example, payments you have made during a relevant period) instead of sending you paper statements. You acknowledge that this means you may not receive paper statements.

We will tell you before we stop sending you paper continuing disclosure statements.

#### Declaration

In assessing your application, BNZ is relying on the information you have provided. You declare that this information is true, correct and complete on all respects.

I/We have read and understood this application.

I/We confirm that all the information supplied by me/us is true and complete, that there is no material information missing that would affect the approval of this loan and understand that it has been given to enable you to consider this application.

I/We certify that I am/we are not undischarged bankrupts, have not/are not subject to any personal insolvency procedure or proceedings under the insolvency Act 2006 (including but not limited to the No Asset procedure, a summary instalment Order or a Proposal) nor are I/we in default with any payment under a credit facility.

I/We believe that I/we can afford to service the credit applied for.

I/We authorize any person to complete and furnish to you any information in response to your credit and other enquiries.

I/We confirm that I/we are aware that a commission, based on my interest rate, may be paid to the vendor or a related party on this loan.

I/We confirm that I/we have been provided the location of BNZ fee information ([www.bnz.co.nz](http://www.bnz.co.nz))

#### Signature

<input type="text"/>	<input type="text"/>	Applicant 1
Signature	Date	
<input type="text"/>	<input type="text"/>	Applicant 2
Signature	Date	
<input type="text"/>	<input type="text"/>	Applicant 3
Signature	Date	