

# CENTRAL FINANCE LTD

# FINANCE APPLICATION

139 Powderham Street  
 P O Box 593, New Plymouth  
 Phone (06) 759 0257 Fax (06) 759 0248

<b>Purchaser/s</b>	Surname/s (Mr/Mrs/Miss/Ms) _____																																																					
	First and Middle Name(s) _____																																																					
	Address _____ _____																																																					
	Telephone (home) _____	(home) _____																																																				
	Telephone (work) _____	(work) _____																																																				
	(mobile) _____	(mobile) _____																																																				
<b>Purchaser Details</b>	Date/s of Birth/s _____ Insurance Company _____																																																					
	Drivers Licence No. _____ Version No. _____ <b>Learners/Restricted/Full (Circle which applies)</b>																																																					
	Residence Own/Rent/Board (Please delete one) How Long? _____ yrs																																																					
	Previous Address _____ How Long? _____ yrs																																																					
	Marital Status _____ Dependants: Number _____ Ages: _____																																																					
	Occupation _____ Employer & Address _____																																																					
	How long employed? _____ yrs _____ yrs Previous Employment: How Long? _____ yrs _____ yrs																																																					
	Nearest Relative (other than spouse) _____																																																					
	Address _____ Telephone _____																																																					
	Credit Reference _____ Bank & Branch _____																																																					
<b>Joint/Borrower Or Guarantor/s</b>	Date/s of Birth/s _____ Drivers Licence Number/s _____ Version No _____																																																					
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<b>Finance Proposal</b>	Cash Price \$ _____ Deposit/Trade In \$ _____ Amount Fnced \$ _____ Term: _____(Mths) Trade _____	Vehicle: Make _____ Model _____ Year: _____ Registration No. _____ Dealer: _____ Colour: _____ Kilometres _____ CC Rating _____																																																				
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<b>Assets and Liabilities</b>	<b>Assets</b>	<b>Liabilities</b>
	Bank Account (Cash) \$ _____ Property \$ _____  Motor Vehicles (Type & Year) \$ _____ _____ \$ _____ _____ \$ _____ Furniture & Personal Effects \$ _____ Shares _____ \$ _____ Other Assets _____ \$ _____ _____ \$ _____  <b>Total Assets</b> <b>Less Liabilities</b> <b>Net Worth</b>	Mortgage \$ _____ Car Loan _____ \$ _____ _____ \$ _____ Other _____ \$ _____ Overdraft Limit \$ _____ \$ _____ Credit/Store Cards _____ _____ \$ _____ _____ \$ _____ Other Liabilities _____ \$ _____  <b>Total Liabilities</b> \$ _____
<b>Acknowledgement and Agreement of Loan Applicant(s) and Guarantor(s) Continued</b>	<p><b>AS THE PROPOSED GUARANTOR IS TAKING ON OBLIGATIONS FOR THE LOAN APPLICANT BOTH THE APPLICANT AND THE PROPOSED GUARANTOR ARE ADVISED TO OBTAIN INDEPENDENT LEGAL ADVICE BEFORE SIGNING THE LOAN AGREEMENT AND THE GUARANTEE</b></p> <p>I have been advised that by signing the loan and security agreement I become liable for repayment of the loan in full. <b>If I am a guarantor I am particularly asked to note this in relation to the guarantee I must sign. I will become liable in the same way.</b></p> <p>I have been advised to obtain independent legal advice as to my obligations and the lender's rights contained herein. I have been asked to take the time to obtain advice. <b>If I am a guarantor I am particularly asked to note this advice.</b></p> <p>I acknowledge that borrower and guarantor are both liable to repay the money secured and to carry out the obligations in this deed. This means the lender may claim the money secured including the total amount payable from one of us or all of us.</p> <p>I understand that if I provide a car or other goods as security and if I do not pay, that car or goods may be seized and sold to pay the debt. <b>If I am a guarantor I am also particularly asked to note this.</b></p> <p>I acknowledge and am aware that I will be asked to grant a very wide power of attorney in favour of the lender which the lender may use to protect its position whether in the event of any default or otherwise and that the lender may use that power to grant further security interests over personal property. <b>If I am a guarantor I am also particularly asked to note this.</b></p> <p><b>Guarantor</b> I have had time to obtain independent advice and it is at my own discretion whether I chose to do so prior to signing the guarantee or loan agreement          _____ Signature</p> <p><b>Borrower</b> I have had time to obtain independent advice and it is at my own discretion whether I chose to do so prior to signing the loan agreement.          _____ Signature</p>	
<b>Non Agency</b>	(Where a borrower is buying a motor vehicle or other chattels from a dealer) I understand that any dealer will be paid in full from any deposit or trade-in I provide plus the money I borrow. I am not buying the motor vehicle/Other goods (name) _____ _____ (Description of Goods). on a credit sale but I am borrowing money from the proposed lender to pay the dealer. My obligations are to the proposed lender and not to the dealer. the proposed lender is not responsible for anything said to me by the dealer. The arrangement between me and the proposed lender are set out in this application and in the loan agreement I may sign with the proposed lender. Any additional services such as consumer credit insurance (payment protection insurance) or other credit related insurance or warranties provided or organised by the dealer are nothing to do with the proposed lender and I accept that the dealer is not the agent of the financier.	
<b>Declaration and Consent from Applicant and Guarantor</b>	<ol style="list-style-type: none"> <li>We have read the above advice to borrowers and guarantors referred to above and agree that these are the terms which will apply to the provision of finance from the lender.</li> <li>We consent to the personal information provided in support of the application (whether in this document or otherwise) being held by _____ (Dealer) and <b>Central Finance Limited</b> and to it being used by it for all or any of the following purposes:           <ol style="list-style-type: none"> <li>For the proposed lender to decide whether or not to grant a loan,</li> <li>Administering the loan</li> <li>Enforcing payment and other legal obligations</li> <li>Advising other creditors and credit and debt collection agencies and their solicitors</li> <li>Supplying the applicant and guarantor with information about services offered by the lender or by its associated companies.</li> <li>Securitising any loan agreement entered into or guaranteed by either of us</li> </ol> </li> <li>We acknowledge and agree that item (f) may include supplying information to any person or company taking security over any loan agreement.</li> <li>We hereby authorise all persons including all Government departments to provide the lender and its successors and assigns with such information as they may at any time request about the signatories and with respect to all or any of the purposes listed above purposes.</li> <li>In addition to the above, the borrower is aware and agrees that the lender provide to the guarantor any information used by the lender which the lender considers should be provided also to the guarantor.</li> <li>We promise that the information given in this application is correct to our best knowledge, information and belief.</li> </ol> <p>The lender acknowledges that any person is entitled to request access to, and (if required) correction of, any personal information held about him/her by the lender.</p>	
<b>Signed by Purchaser/s Guarantor/s</b>	_____ / / Borrower/s  _____ / / Guarantor/s	