



FINANCIAL SERVICE PROVIDERS

Our aim, your gain

- **Mortgages**
- **Business Finance**
- **Franchise Advice**
- **Budgeting**
- **Business Mentoring**

4 Storry Place, Avonhead, Christchurch 8042. Phone 03 342 3883 or 0274 993792

Email dweusten@fspnz.com Website: www.fspnz.com

Application for Business Finance

To enable Financial Service Providers NZ Ltd to arrange offers of finance from the lenders approached, we require you to complete this application form (this one form will be used for all lenders approached, so you only have to fill it in once).

Borrowers Full Name
Or Company Name

Ownership Type? *Please circle one*

<u>Sole Trader</u>	<u>Partnership</u>
<u>Company</u>	<u>Trust</u>

If company

Company Number: Date Incorporated:

Business Trading Address	<input type="text"/>	Business Phone	<input type="text"/>
	Post Code	Mobile	<input type="text"/>
Postal Address (If different from above)	<input type="text"/>	Email Address	<input type="text"/>
	Post Code		

Year Commenced Trading Number of employees

Who are the owners/shareholders/partners/etc?

Name	Owned	Position	Years of industry experience
1.	%		
2.	%		
3.	%		
4.	%		

Solicitor

Name of Firm

Your Contact

P O Box

Phone

Email

Accountant

Name of Firm

Your Contact

P O Box

Phone

Email

Business (and personal) Lending requested.

In name of	Current Debt or Limits	New Amount or Limits	Term Requested	Fixed or Floating
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
Total	\$	\$		

Security being offered

Details of security (e.g. Mortgage over property at ...)	Owner of Security	Address of property	Lender holding Security	Estimated Market Value
				\$
				\$
				\$
				\$
				\$
				\$

Does any other Lender hold securities? Yes No

Does any Applicant act as a guarantor for any other lending not listed above? Yes No

Additional Information

Does your Business do more than 25 % of its business with one customer/supplier Yes No

If Yes, Give details:

Is the principal place of business subject to a lease agreement Yes No

If Yes, Briefly summarise terms and expiry date:

Does the Business own property?	Yes No	Has the business ever diversified?	Yes No
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Is the business a franchise?	Yes No	Does the business import/export?	Yes No
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Briefly describe your business

Key Personnel (to this application)

Personal Details of Applicant/Guarantor/Director/Trustee

Surname Mr Mrs Ms Miss			
First Name (s)			
Date of Birth		Country of Birth	
NZ Residency Held?		Yes No	
Marital Status Married Defacto Single		Sex Male Female	
IRD Number			
ID Type - Passport or Birth Certificate Firearms Licence		Number Issued Expiry	
ID Type - Drivers Licence		Number Issued Expiry	
Current Address			
Time there	Years	Months	
If less than 3 years, your previous address		Yrs	Mths
_____		___	___
-		___	___

-			
Home Phone Number		Work Phone Number	
Postal Address		Mobile Phone	
Email Address			
Age of Dependents			
Are you currently (circle one) Renting Own your own home Boarding Other			
Occupation			
Main Source of Income (circle one) Salary/Wages Self Employed Other			
Employer/Business Name			
How Long	Years	Months	
If less than 3 years, your previous employment		Yrs	Mths
_____		___	___
-		___	___

-			

Personal Details of Applicant/Guarantor/Director/Trustee

Surname Mr Mrs Ms Miss			
First Name (s)			
Date of Birth		Country of Birth	
NZ Residency Held?		Yes No	
Marital Status Married Defacto Single		Sex Male Female	
IRD Number			
ID Type - Passport or Birth Certificate Firearms Licence		Number Issued Expiry	
ID Type - Drivers Licence		Number Issued Expiry	
Current Address			
Time there	Years	Months	
If less than 3 years, your previous address		Yrs	Mths
_____		___	___
_____		___	___

-			
Home Phone Number		Work Phone Number	
Postal Address		Mobile Phone	
Email Address			
Age of Dependents			
Are you currently (circle one) Renting Own your own home Boarding Other			
Occupation			
Main Source of Income (circle one) Salary/Wages Self Employed Other			
Employer/Business Name			
How Long	Years	Months	
If less than 3 years, your previous employment		Yrs	Mths
_____		___	___
_____		___	___

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Declaration Form

Financial Advice Provider	
Address	
Financial Adviser	
Lender	means a lender (including their associated parties)
Insurer	means an insurance product provider (including their associated parties)

Please **complete and review** this Declaration Form carefully. By signing this Declaration Form you are acknowledging that you understand and agree to each of the statements set out in Sections A - I below.

Section A: Authority to act

I/We give the Financial Advice Provider express authority to act on my/our behalf with all Lenders and Insurers in respect of:

- obtaining or maintaining a loan
- insurance products associated with my/our loan.

Section B: Fees & Commission Arrangements

I/We confirm that I/we have been provided with and have read and understood the Financial Adviser's Disclosure Guide. I/We understand that the Financial Adviser's Disclosure Guide details, amongst other things, the commission, fees and expenses that may be received by, or payable to, the Financial Adviser / Financial Advice Provider. I/We also understand and agree the circumstances in which I/we may need to pay fees to the Financial Adviser / Financial Advice Provider (if applicable).

Section C: Relationship of Financial Advice Provider

I/We understand that:

- the Financial Adviser is a director, employee and/or contractor of the Financial Advice Provider and acts on behalf of the Financial Advice Provider.
- the Financial Adviser and the Financial Advice Provider are members of NZ Financial Services Group Limited (NZFSG). NZFSG provides services which can include a client management system, facilitating payment of commission, training, and access to the Lenders and/or Insurers.
- the Financial Adviser and the Financial Advice Provider are **not** employees, agents, partners or joint venture partners of the Lender(s)/Insurer(s) or NZFSG.
- the Financial Adviser and the Financial Advice Provider do **not** act on behalf of the Lender(s)/Insurer(s) or NZFSG.

Section D: Privacy

D.1 Privacy Authorisation

- I/We authorise my/our personal information (**client information**) to be collected, used and disclosed in accordance with the Financial Advice Provider's privacy policy (available on the Financial Advice Provider's website or provided with this Declaration Form).
- I/We authorise my/our client information to be shared with the Lender(s)/Insurer(s) and collected and used by them in accordance with their privacy policies available on the Lender(s)/Insurer(s)' website(s).

D.2 Privacy Summary

The key terms of the Financial Advice Provider's privacy policy are summarised below:

Collection:	The Financial Advice Provider may collect client information from a number of third parties. These third parties include credit reporting agencies and, with your authorisation, employers and banks (e.g. through the use of million BankStatements).
Purpose:	The Financial Advice Provider will collect and hold client information for the purpose of recommending lending and/or insurance products to me/us.
Disclosure:	<p>The Financial Advice Provider may disclose client information to third parties if the Financial Advice Provider considers it necessary to do so for the purpose above. These third parties include the following:</p> <ul style="list-style-type: none"> • the Lender(s)/Insurer(s) • NZFSG • credit reporting agencies • service providers, e.g. organisations that provide the Financial Advice Provider with administrative and management assistance and services • the Financial Markets Authority and other regulators • organisations involved in auditing the Financial Advice Provider. <p>Prior to disclosing client information, we will take all reasonable steps to ensure the third party has the same level of commitment to protecting the client information.</p>
Further Use & Disclosure:	The third parties referred to above may also use and disclose client information in accordance with their own privacy policy. For example, in the case of a Lender, this includes using and sharing the information for the purpose of assessing the application and administering the loan – e.g.

	information might be shared with a previous or current employer; the lender's credit reporting agency; authorities to assist in fighting fraud, money laundering or other criminal offences; and guarantors. If the Financial Advice Provider has an ongoing commission arrangement in place with the Lender over the term of the loan, the Lender will periodically disclose the loan balance to the Financial Advice Provider and NZFSG.
Credit Reporting Agencies:	The client information (including information about default and repayment history) may be exchanged with credit reporting agencies. This information will be used by and held on the systems of those agencies to provide their credit reporting services and may be disclosed to the Financial Advice Provider, the Lender(s)/Insurer(s) and other customers of the credit reporting agencies.
Marketing:	The Financial Advice Provider and/or Lender(s)/Insurer(s) might use client information for market research purposes and for direct marketing purposes (whether through mail, email or telephone (including SMS/MMS) or other electronic means) to notify me/us of products or services that may be of interest to me/us. You have the right to opt-out of electronic direct marketing.
Consequences:	I/We are not required by law to provide any personal information to the Financial Advice Provider, but any failure to do so might prejudice my/our chances of obtaining a loan or insurance.
Rights:	I/We have the right to request access to and correction of my/our personal information held by the Financial Advice Provider and Lender(s)/Insurer(s).
Obligations:	If I/we provide any personal information about anyone else to the Financial Advice Provider or to a Lender/Insurer (or authorise the Financial Advice Provider or Lender/Insurer to collect that information), I/we confirm that such persons consent to and authorise the collection and use of their personal information in accordance with the Financial Advice Provider's and Lender/Insurer's respective privacy policies. I/We confirm that I/we have advised such persons of their rights to access and request correction of their personal information.

Section E: Legal and Valuation Costs

I/We confirm that **(Please tick if applicable)**

I am/We are to meet legal and valuation costs in relation to obtaining a loan.

Section F: GST Matters

I/We confirm that: **(Please tick the applicable box)**

I am/We are not registered for GST and will not be with respect to the security property.

I am/We are or will be registered for GST, but the security property is not/will not be used for the purpose of a taxable activity.

I am/We are or will be registered for GST and the security property is/will be used for the purposes of a taxable activity.

Section G: Specialist Insurance Advice

I/We acknowledge that:

- as part of the intended lending transaction I/we understand I/we should review my/our personal risk insurance requirement(s).
- I/we have been offered the option to have a specialist insurance adviser review my/our personal risk insurance requirements and have decided to: **(Please tick the applicable box)**

have the review completed by the specialist insurance adviser

decline the option to review my/our personal risk insurance requirements and exempt the Financial Advice Provider, the Financial Adviser and specialist insurance advisers from any liability or loss caused as a result of this decline.

Section H: Loan Repayment

I/We understand that:

- should my/our circumstances change before the loan is repaid, I am/we are responsible for continuing to make loan repayments (subject to applicable laws).
- in the event of my/our death, it will be my/our estate's responsibility to make the loan repayments and/or to pay off any loan balance.

Section I: Loan Application Form

I/We confirm that:

- I/we have read, understood and agree to the content of this Declaration Form
- the information included in the Loan Application Form, including my/our Asset & Liability Statement, is true and correct.

Signed

Signed

Name

Name

Date

Date

Checklist

Document	Enclosed Yes/No	Comment
Application form completed & signed.	Yes No	
Copies of ID (Passport or DL)	Yes No	
Last 3 years Balance Sheets & Profit & Loss reports	Yes No	
Evidence of personal income (If applicable) last 3 Payslips	Yes No	
Monthly cashflow forecasts for the next 12 months.	Yes No	
Year to date Profit & Loss trading figures	Yes No	
Details of Aged debtors & Creditors. With Commentary.	Yes No	
Details of industry experience of Directors Brief CV	Yes No	
Copy of your Business Plan	Yes No	
Copies of last 3 months Cheque accounts statements and 6 months of loan statements	Yes No	
Copies of property valuations (If held and applicable)	Yes No	
Copy of sale and purchase agreement (if purchasing)	Yes No	
Copy of Certificate of Incorporation and Constitution (if a company)	Yes No	
Copy of Trust Deed (if a Trust)	Yes No	
Copy of your partnership agreement (if a partnership)	Yes No	