

# APPLICATION FOR CREDIT CONSUMER



Applicant Surname _____		Applicant First Name/s _____	
Marital Status _____		No. of Dependants _____	
Spouse Surname _____		Spouse First Name/s _____	
Applicant Date of Birth     /     / _____		Spouse Date of Birth     /     / _____	
Applicant Driver's Licence No. _____	Version No. _____	Spouse Driver's Licence No. _____	Version No. _____
Phone No. (hm) _____	Phone No. (mobile) _____	Phone No. (wk) _____	
Email _____		Fax No. _____	
Address & Tenancy: Own House / Renting / Boarding / Family House / Other (Details) _____			
Current Address _____			Years _____
Previous Address _____			Years _____
Employer Present _____		Occupation _____	
Address _____			Years _____
Previous Employer _____		Occupation _____	
Spouse's Employer _____			Years _____
Address _____			Years _____
Spouse's Previous Employer _____		Occupation _____	
Parents Name (Nearest Relative) _____		Relationship _____	
Address _____		Phone No. _____	
Another Contact (Non Relative) _____		Relationship _____	
Address _____		Phone No. _____	
Account References (Hire Purchase/Credit Card, etc.) 1. _____ 2. _____			
Bankers _____		Account No. _____	

**ASSETS** (please note all assets which are jointly owned)

Home (joint/JFH)	\$ _____
Furnishings	\$ _____
Bank	\$ _____
Car	\$ _____
Investments	\$ _____
Other	\$ _____
<b>TOTAL</b>	\$ _____

**LIABILITIES**

Mortgages	\$ _____
HP/credit accounts	\$ _____
Bank O/D	\$ _____
Other creditors/loans	\$ _____
<b>TOTAL</b>	\$ _____
<b>NET WORTH</b>	\$ _____

**INCOME** (monthly)

Applicant average take home pay	\$ _____
Spouse's take home pay	\$ _____
Other income	\$ _____
<b>TOTAL</b>	\$ _____

**EXPENSES** (monthly)

Mortgages/rent payments	\$ _____
HP/credit accounts	\$ _____
Rates/phone/power/insurance	\$ _____
Life insurance/building society	\$ _____
Car/other expenses	\$ _____
<b>TOTAL</b>	\$ _____

I/We certify as or on behalf of the Applicant that the above information is true and correct and I/We declare that I/We have read and understood the provisions contained in this Application.

Signed \_\_\_\_\_

Name \_\_\_\_\_

Date     /     / \_\_\_\_\_

Title/Position \_\_\_\_\_

**PRIVACY DECLARATION**

Information about each person named in this form (Relevant Person) may be collected and held by Heartland Bank Limited, its trading division MARAC, its related entities, successors, assigns, agents and associates (Heartland). That information may be used by Heartland to consider this application for products or services (and any future application involving the Relevant Person). If the information is not provided, Heartland may not be able to provide the requested products or services. The information may also be used by Heartland to develop and run its business, including administering and monitoring products or services provided to the Relevant Person (or any related entity), compliance with legal and regulatory requirements (including identity verification requirements) and providing the Relevant Person with information about other products or services, including those of selected third parties.

For the above purposes, the Relevant Person acknowledges that Heartland may provide and obtain information about the Relevant Person to or from other organisations or people Heartland considers appropriate, including its service providers, other financial and insurance institutions, government departments, the Relevant Person's employer/accountant, and other appropriate persons.

Heartland may use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to the Relevant Person (or any related entity), and may exchange information about the Relevant Person with those agencies, including default information. Those agencies may retain that information and provide that information to other customers who use their credit reporting services.

Each Relevant Person may request the full details of every organisation or person to whom Heartland has disclosed information about the Relevant Person. Individuals have rights to access and request correction of their personal information under the Privacy Act 1993.

By signing this form each Relevant Person confirms that:

- each person named in this form has read and agrees to the terms above;
- all information provided to Heartland is correct, complete and not misleading; and
- the Relevant Person is not an undischarged bankrupt.

**BANK USE ONLY** Customer Due Diligence completed  YES