

APPLICATION FOR CREDIT CONSUMER



Applicant Surname _____	Applicant Christian Names _____	
Marital Status _____	No. of Dependants _____	
Spouse Surname _____	Spouse Christian Names _____	
Applicant Date of Birth / / _____	Spouse Date of Birth / / _____	
Applicant Driver's Licence 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 _____	
Address _____	Years _____	
Spouse's Employer _____	Occupation _____	
Address _____	Years _____	
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	\$ _____
TOTAL	\$ _____

LIABILITIES

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

INCOME (monthly)

Applicant average take home pay	\$ _____
Spouse's take home pay	\$ _____
Other income	\$ _____
TOTAL	\$ _____

EXPENSES (monthly)

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

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 ACT 1993 DECLARATION

I / We confirm that information about me / us may be disclosed to MARAC Finance Limited, its related entities, companies, agents, assigns, associates and transferees (MARAC). MARAC is collecting information about me / us to determine whether to open a credit account in our name. MARAC may not be able to open a credit account if all the requested information is not provided. Information collected and held about me / us may be used by MARAC from time to time for credit assessment and control purposes, to register security interests, for sending me / us promotional and other material about the services it supplies, and generally to do business with me / us. Information collected by MARAC may be exchanged with organisations or people including members of the Heartland New Zealand Limited group, other credit providers and government departments for those purposes. Under the Privacy Act, individuals have rights of access to and correction of their personal information. I / We may also request the full details of every organisation or person to whom MARAC has disclosed information about me / us. In assessing whether to open a credit account in your name, MARAC may exchange information about me / us with credit reporting agencies. MARAC may also use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to me / us. In relation to using the services of credit reporting agencies for these purposes, MARAC will exchange information about me / us with those agencies, including default information, and the credit reporting agency may give information about me / us, including default information, to its other customers. Credit reporting agencies will hold that information about me / us on their systems and use it to provide their credit reporting services. I / We also confirm that all information I / We provide is accurate, up-to-date, complete, relevant and not misleading and that I / We are not an undischarged bankrupt.