

# Application for Credit

Do you intend to use the motor vehicle mainly (more than 50%) for domestic purposes? \* \_\_\_\_\_

Are you GST Registered and the principal purpose of your business making taxable supplies? \* \_\_\_\_\_ IRD

## Customer Details

Salutation \* \_\_\_\_\_  
First Name \* \_\_\_\_\_ Middle Name \* \_\_\_\_\_ Last Name \* \_\_\_\_\_  
Gender \* \_\_\_\_\_ Date of Birth (DDMMYYYY) \* \_\_\_\_\_ Marital Status \* \_\_\_\_\_  
Driver License Type \* \_\_\_\_\_ Driver's License No \* \_\_\_\_\_ No of Dependents \* \_\_\_\_\_  
Are you a New Zealand citizen or permanent resident or Australian Citizen? \* \_\_\_\_\_  
Type of Visa \_\_\_\_\_ Expiry Date \_\_\_\_\_

## Spouse/Defacto Details

Salutation \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Gender \_\_\_\_\_ Date of Birth (DDMMYYYY) \_\_\_\_\_ Marital Status \_\_\_\_\_  
Driver License Type \_\_\_\_\_ Driver's License No \_\_\_\_\_ No of Dependents \_\_\_\_\_  
Are you a New Zealand citizen or permanent resident or Australian Citizen? \_\_\_\_\_  
Type of Visa \_\_\_\_\_ Expiry Date \_\_\_\_\_

ADD SPOUSE/DEFACTO TO CONTRACT - if ticked all Spouse/Defacto details are mandatory

## Contact Details

Phone (Home) \_\_\_\_\_ Phone (Mobile) \* \_\_\_\_\_ Phone (Work) \* \_\_\_\_\_  
Fax Number \_\_\_\_\_ Spouse/Defacto (Work) \_\_\_\_\_ Spouse/Defacto Mobile \_\_\_\_\_  
Customer Email \* \_\_\_\_\_ Spouse/Defacto Email \_\_\_\_\_

## Address Details

Current Residential Address \* \_\_\_\_\_  
Time at Address \* \_\_\_\_\_ Tenancy \* \_\_\_\_\_ Other \_\_\_\_\_  
Postal Address \_\_\_\_\_  
Previous Address \_\_\_\_\_  
Time at Previous Address \_\_\_\_\_

## Kin Details and Address

Next of Kin not living with Customer \* \_\_\_\_\_  
Relationship with Next of Kin \* \_\_\_\_\_ Next of Kin Phone Number \* \_\_\_\_\_  
Next of Kin Address \* \_\_\_\_\_

## Employment Details

Employment Status \* \_\_\_\_\_ Spouse/Defacto Employment Status \_\_\_\_\_  
Present Employer \* \_\_\_\_\_ Spouse/Defacto Employer \_\_\_\_\_  
Occupation \* \_\_\_\_\_ Spouse/Defacto Occupation \_\_\_\_\_  
Length of Employment \* \_\_\_\_\_ Spouse/Defacto Length of Employment \_\_\_\_\_  
Name of Previous Employer \_\_\_\_\_  
Length of Previous Employment \_\_\_\_\_

**Bank Details**

Type of Account \_\_\_\_\_ Account Name \_\_\_\_\_ Bank Name \_\_\_\_\_  
 Branch Name \_\_\_\_\_ Account Number \_\_\_\_\_

**Insurance Details**

Insurance Company \_\_\_\_\_ Insurance Policy Number \_\_\_\_\_ Expiry Date (DDMMYYYY) \_\_\_\_\_  
 Broker \_\_\_\_\_ Amount Covered \_\_\_\_\_

**Financial Details**

Asset Details:		Liability Details	
Home	\$ _____	Mortgages	\$ _____
Bank	\$ _____	Credit Cards	\$ _____
Car	\$ _____	Bank O/D	\$ _____
Investments	\$ _____	Other Loans	\$ _____
Others	\$ _____	Guarantees	\$ _____

**Total Assets** \$ \_\_\_\_\_ **Total Liabilities** \$ \_\_\_\_\_  
**Net Worth** \$ \_\_\_\_\_

**Income Details (Monthly):** **Expense Details (Monthly):**

Average Take Home Pay	\$ _____	Mortgages / Rent Payments	\$ _____
Spouse/Partner Take Home Pay	\$ _____	Credit Cards	\$ _____
Other Income	\$ _____	Other Loans	\$ _____
		Rates, Phones, Power, Insurance	\$ _____
		Food and Groceries	\$ _____
		Car Expenses	\$ _____
		Child Care / Education	\$ _____
		Child Support	\$ _____
		Donations	\$ _____

**Total Income** \$ \_\_\_\_\_ **Total Expenses** \$ \_\_\_\_\_  
**Disposable Income** \$ \_\_\_\_\_

**Additional Income Information**

Lump sum / Bonus Payments \_\_\_\_\_ Next Payment due on \_\_\_\_\_ Frequency \_\_\_\_\_

**Terms of Application**

- This application relates to Quote Number [ \_\_\_\_\_ ] for an advance of \$[ \_\_\_\_\_ ].
- The information in this application is true and correct.
- The motor vehicle dealer or broker:
  - has explained the type of product and payments required if this application is successful and those suit my objectives;
  - has provided me with the detailed terms of the agreement
- BMW Financial Services New Zealand Limited (**BMW Financial Services**) is authorised to contact your employer, any credit reporting agency (**CRA**), any other person from whom you have borrowed money and any other source to obtain, check and exchange information you have provided in this application so that BMW Financial Services can verify your identity as well as assess this application and general creditworthiness. When BMW Financial Services provides information to a CRA, the CRA will hold that information on their systems and use it to provide their reporting service. The CRA may provide information sent to it to its other customers.
- Your personal information may be held by BMW Financial Services electronically or in hardcopy on BMW Financial Services premises (in New Zealand or elsewhere) but in all cases BMW Financial Services will control that information. If your application is not approved or you decide not to proceed, BMW Financial Services will not retain any personal information.
- If your application is approved and you enter into a credit agreement with BMW Financial Services, BMW Financial Services will store your personal information on the terms set out in the agreement you enter into with BMW Financial Services.
- If the application is approved you and any guarantor authorise BMW Financial Services:
  - to send any disclosure statement required to be provided to the email address specified in this application; and
  - to send any other communication required by electronic mail to the address set out in this application and to any other address the borrower or guarantor directs BMW Financial Services to use; and
  - at any time, to contact and provide any information about any agreement you have will enter with BMW Financial Services, including information about defaults under that agreement, to any person you have listed on the application form as a contact person or next of kin.
- You agree that BMW Financial Services may provide you with unsolicited information about products and services related to motor vehicle financing in electronic form to the email address in this application.
- Motor vehicle dealers and brokers are not authorised by BMW Financial Services to provide you with financial advice on behalf of BMW Financial Services in relation to Agreements. If you have received financial advice about the Agreements, you acknowledge and agree that advice has been provided to you by the motor vehicle dealer or broker and not BMW Financial Services.
- BMW Financial Services makes all lending decisions. Motor vehicle dealers and brokers are agents of BMW Financial Services for the purpose of receiving and providing information between BMW Financial Services and the borrower.
- If this application is successful and you enter an agreement, the motor vehicle dealer or broker receives commission from BMW Financial Services and you authorise the motor vehicle dealer or broker who assisted you with this application to receive any information about the conduct or performance of the agreement you have entered into, including requesting an early repayment estimate.

**Signatures**

Customer Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Dated: \_\_\_\_\_/\_\_\_\_\_/20

Spouse/Defacto Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Dated: \_\_\_\_\_/\_\_\_\_\_/20