

APPLICATION FOR CREDIT BUSINESS



Name of Organisation _____ Company No. _____

(If incorporated, the registered name of the organisation, such as that on the certificate of incorporation from the Companies Office, or if unincorporated, the name used in the constitution or governing rules.)

The organisation is a (tick one)

- Company Incorporated society Incorporated charitable trust board Industrial and provident board Building society
 Partnership Friendly society Credit Union Trust Other (specify) _____

Trading Address _____

Postal Address _____

Phone No. _____ Fax No. _____

Email Address _____

Nature of Business _____

Date Business Commenced _____

Directors / Shareholders / Partners Details (each of whom shall be the person acting for the purposes of the Personal Property Securities Act 1999)

1. Full Name _____	Address _____	D.O.B. _____
Phone No. _____	Email _____	
2. Full Name _____	Address _____	D.O.B. _____
Phone No. _____	Email _____	
3. Full Name _____	Address _____	D.O.B. _____
Phone No. _____	Email _____	

ASSETS (please note all assets which are jointly owned)

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

INCOME (monthly)

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

LIABILITIES

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

EXPENSES (monthly)

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

Paid Up Capital (Limited Liability Company) \$ _____ Annual turnover \$ _____

Existing client Yes No If yes, client number _____

NB: For Limited Liability Companies, guarantors should complete a personal application for credit.
 For Partnerships, each partner should complete a personal application for credit.
 For Low Deposit H.P. and New Lease Clients, financial accounts should be forwarded to MARAC with this application.

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. By submitting your application to MARAC, you are inviting and inviting MARAC to contact you (including by phone and email) in relation to discussing and finalising finance, GAP and LPI insurance, extended warranty products and other MARAC products which may be of interest to you.

Signed _____
 Name _____
 Date ____ / ____ / ____
 Title/Position _____

PRIVACY DECLARATION

In this declaration, "Heartland", "we" or "us" means Heartland Bank Limited, and its related entities, successors, assigns, agents and associates, and "you" means the person completing this application and each other person named in this application. Heartland is collecting information about you in accordance with the Privacy Act 2020 and our Privacy Statement, and we may not be able to provide you with products or services if you do not provide that information. That information may be used by us to consider this application for an account or service, including to establish and verify your identity and to assess your creditworthiness and financial position from time to time, and any future application for products or services which involves you. We can also use it to administer and monitor products or services provided to you, to comply with legal and regulatory requirements (e.g. identity verification requirements and tax reporting), to provide you with information about other products or services, including those of selected third parties, generally to develop and run our business, and as otherwise described in our Privacy Statement. You agree that - for those purposes - we can provide information about you to, and obtain information about you from, other organisations or people we consider appropriate. Those organisations might include our service providers, other financial and insurance institutions, government departments, your employer or accountant, third parties for the purposes of fraud prevention, identity verification, and any other purpose relevant to those purposes (those third parties may retain information and use it for identity verification and fraud detection purposes), and other appropriate persons. We may also exchange information about you (including default information) with credit reporting agencies on an ongoing basis. Those agencies may retain that information and provide it to other customers who use their credit reporting services. You have rights to access and request correction of your personal information under the Privacy Act 2020. You can do so by contacting us using the details provided on heartland.co.nz/contact-us.
 By proceeding, you confirm that:

- each person named in this application form has read and agrees to the terms above and our Privacy Statement;
- all information provided to us is correct, complete and not misleading; and
- none of those people is an un-discharged bankrupt.

BANK USE ONLY Customer Due Diligence completed YES