

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. (mob) _____	Phone No. (wk) _____	
Email _____		Fax No. _____	
Residency Status: <input type="checkbox"/> NZ Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Student Visa <input type="checkbox"/> Work Visa (Date issued) _____ <input type="checkbox"/> Other _____			
Address & Tenancy: <input type="checkbox"/> Own House <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Family House <input type="checkbox"/> 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 _____	\$ _____
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 _____	\$ _____

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

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