

(Complete if required)

INSURED PARTIES - KPPP

Surname

First Name(s) Male Female

Address

Home Ph () Mobile ()

DOB / / Do you smoke? Yes No

INSURED PARTIES - KPPP

Surname

First Name(s) Male Female

Address

Home Ph () Mobile ()

DOB / / Do you smoke? Yes No

CURRENT FINANCIAL POSITION

Total Assets \$ = Total Liabilities \$ = Equity \$

Monthly Income \$ = Monthly Expenses \$ = Monthly Surplus \$

I certify as or on behalf of the applicant that the above information is true and correct.

Signature X Applicant Name Date / /

PRIVACY ACKNOWLEDGEMENT APPLICANT & GUARANTOR(S)

To Finance Now Limited ("FNL"), 81 Yarrow Street, Invercargill.

Declaration

I/we agree that if this application is accepted by Finance Now Limited "FNL", then I/we will be bound by the Terms and Conditions contained in the relevant Credit Sale Agreement or Secured/Unsecured Loan Agreement. I/we have read and understood the particulars which have been completed in this application form and declare that they are true and complete and have been made to FNL to enable FNL to determine whether or not to provide finance.

I/we have read and understood the Privacy Acknowledgement on this form and the insurance policy booklet(s) if I have applied for insurance. Any sales voucher or Credit Contract signed by me/us shall have no effect unless and until FNL has approved this application and the facility has come into existence. This offer may be accepted by FNL communicating such acceptance to me/us either verbally or in writing and either directly or through a representative. Where there are two applicants, it shall be sufficient acceptance of this offer if FNL communicates its acceptance to either of us.

Insurance:

Where a contract for insurance is entered into with any insurer ("the Insurer") as a condition of or in conjunction with the credit facilities to which this application relates or where the premium for a contract of insurance is financed by FNL: This application constitutes all or part of the proposal for such insurance. The insurance policy is in the Insurer's current standard form, further copies of which can be obtained from FNL's website. If I/we default on any payment due under the credit facilities to which this application relates, FNL may, at its entire discretion and at any time after my/our default: (1) terminate my/our cover under the relevant insurance policy; and (2) where the insurance policy is terminated, request that the Insurer pay any proportionate rebate of the premium under the insurance contract which is due to me, to FNL and authorise FNL to apply such refund towards my/our default. I/we authorise the disclosure of personal information held by any other party regarding: (1) my/our previous insurances of whatever kind and all previous claims under such insurances; or (2) any matter that the Insurer may reasonably regard as relevant to my/our insurance or any claim made there under.

Privacy Act Acknowledgement - Privacy Act 1993

Where this application has been completed by a Dealer, Vendor, Introducer or Broker, I/we authorise the Dealer, Vendor, Introducer or Broker to refer this application to FNL and its associated insurance providers.

I/we acknowledge that the information herein contained and/or obtained pursuant hereto, and/or obtained through the administration of my/our contract ("the Information") will be used for the purpose of:

- 1. Assessing my/our current and on-going credit worthiness;

- 2. Administering, financing, insuring and enforcing my/our contract(s);
- 3. Maintaining the integrity and effectiveness of FNL's credit records, the credit records of FNL's parent Southland Building Society ("SBS Bank") and those of credit reporting agencies;
- 4. Collecting, compiling and/or reviewing information, including both positive and negative information about my/our credit history such as information about my/our credit repayment record;
- 5. Marketing goods and services provided by the FNL and its assigns or related companies.

I/we irrevocably authorise FNL for any and all of the foregoing purposes:

- 1. To obtain information that is reasonably required concerning me/us from any source including, but not limited to, credit reporting agencies, employers, past and current credit providers. You hereby permit all of these parties to provide such information to FNL;
- 2. To collect, retain and use the Information, including for the purpose of e-mail and eMoney services, and other electronic or social media marketing or communication services between me/us and FNL and/or its assigns or related companies used in connection with the purposes outlined above;
- 3. To provide the Information to brokers, credit reporting agencies and insurers providing insurance services incidental to my/our contract(s);
- 4. In the event that this application is declined, to disclose the reasons for the decline to the Dealer, Vendor, Introducer or Broker, as the case may be;
- 5. In the event of my/our default, to provide the Information (together with details of the my/our dealings with FNL) to credit reporting agencies, SBS Bank and to any person providing services to FNL in connection with my/our contract(s).

Provision of Additional Services

I/we understand and authorise that from time to time FNL may disclose my/our personal information or disclose my/our name, address and phone number to another agency, approved by FNL, for the purpose of market research and/or offering additional credit facilities. If you do not want to receive these additional products and services please indicate in the box provided.

I do not.

The information shall be held by FNL at the business address(es) of FNL and by other persons for the purposes described above. Where the Information can be readily retrieved, you shall have access to it, the right to request correction and the right to be notified of action taken in response to any such request, subject to payment of any reasonable charges.

PRINCIPAL / SHAREHOLDERS / PARTNERS / AUTHORISED OFFICER

Surname First Name(s) Male Female

Address

NZ Resident (Permanent) Yes No Home Owner Yes No

Home Ph () Mobile ()

Email If > 25% ownership % DOB / /

NZ Drivers Licence NZ/AUS Passport O/Seas Passport Country

DL Version (5b) ID No. Expiry Date / /

Acting as Guarantor

PRINCIPAL / SHAREHOLDERS / PARTNERS / AUTHORISED OFFICER

Surname First Name(s) Male Female

Address

NZ Resident (Permanent) Yes No Home Owner Yes No

Home Ph () Mobile ()

Email If > 25% ownership % DOB / /

NZ Drivers Licence NZ/AUS Passport O/Seas Passport Country

DL Version (5b) ID No. Expiry Date / /

Acting as Guarantor

DECLARATION BY ADDITIONAL GUARANTOR/S (AS REQUIRED)

I have read, fully understood and agree with the Privacy Acknowledgement and further declarations on this form.

1. I declare that the credit applied for is to be used wholly or predominately for business and therefore will not be governed by part 2 of the Credit Contracts and Consumer Finance Act 2003. If deemed necessary I will seek independent legal and or accounting advice and confirm that I have read and understood this declaration. 2. I certify as or on behalf of the Customer that the above information is true and correct and that I have obtained the consent of the directors, for Finance Now Limited to conduct any checks as detailed in the privacy section on this page.

Guarantor Name

Signature X Date / /

DECLARATION BY ADDITIONAL GUARANTOR/S (AS REQUIRED)

Guarantor Name

Signature X Date / /