

# Cambridge Advances Limited

Cnr Ngaio Road and Parata Street, P O Box 221, Waikanae Phone (04) 293 6899

## Loan Application

### Name and Address

Title Mr Mrs Miss Ms  
Surname .....  
First Names .....  
Address .....  
Telephone (Private).....

### Personal Details

Date of Birth ...../...../.....  
Marital Status Married/Single/Separated/Divorced/Defacto  
Number of Dependents.....Ages.....  
Partners Full Name .....  
Date of Birth ...../...../.....  
Your Next of Kin .....  
Address .....  
Relationship to You .....  
Personal Contact .....Phone.....  
Drivers Licence No .....Learner/Restricted/Full  
Bank.....Account.....Savings/Cheque

### Employment Details Applicant Spouse/Partner

Occupation.....  
Current Employer.....  
Name.....  
Address.....  
Telephone (Bus).....  
Time there.....  
If you have worked for the above employer for less than 2 years, who was your previous employer?  
Name.....  
Address.....  
Telephone (Bus).....  
Time there.....  
Type of Benefit.....  
Payment Frequency.....  
Next Pay Due.....

### Residential Address

How long have you lived at your current address.....  
Is your Current Address own home / rented / boarding / living with parents  
If Rented landlord's  
Name.....Phone.....  
Previous Address.....  
How Long There?.....

### Vehicle Details

Make Model Year  
Registration Number CC Rating  
Petrol/Diesel SW/3/4/5 Door Kms  
Colour Jap Import/ European/NZ new

### Loan Details

Total Cost \$ Total Cash Trade In  
Extra Cost \$ Finance required \$  
Term.....months Monthly Installments

Insured with.....

### Guarantor (if required)

Name.....  
Address.....  
Telephone Number.....(Day).....(Night)

### Financial Details

<u>Income (monthly after tax)</u>	<u>Assets</u>
<b>Applicant</b> .....	<b>Home</b> .....
Partner.....	Contents.....
Boarders.....	Vehicles.....
Other.....	Other.....

Total..... Total.....

### Expenses (monthly)

<u>Expenses (monthly)</u>	<u>Liabilities</u>
Rent/Mortgage.....	Mortgage.....
Board.....	HP's.....
Rates/Insurances.....	Other.....
HP's.....	
Car Repay.....	Total.....
Car Running.....	
Food.....	
Power.....	
Telephone.....	
Entertainment.....	
Other.....	

Total.....

### Credit History

Do you or your spouse/partner have or have had:  
A personal loan with any other finance company? yes/no  
Goods on hire purchase yes/no  
Car Loan yes/no  
Company.....Payments \$..... Current yes/no  
Company.....Payments \$.....Current yes/no

### Loan Amount and Term

I/we apply for a loan of \$.....over a term of .....months/year(s)

### Privacy Act 1993

I/We .....understand that Cambridge Advances Limited is asking me for personal information about me/us, in the completion of this Loan Application, for the purposes of enabling Cambridge Advances Limited to check my/our credit worthiness and to fully consider whether to grant the loan applied for in this Loan Application. I/we authorise Cambridge Advances Limited to supply the personal information collected by it to Baycorp Advantage or to any other credit reporting service (collectively referred to as "Credit Reporting Services"). I/we authorise the Credit Reporting Service:

- (a) to give Cambridge Advances Limited information about me/us for the above purposes; and
- (b) to hold the personal information on its systems and use it to provide its credit reporting service; and
- (c) to give its other customers, using its credit reporting service, information held about me/us.

I/We authorise Cambridge Advances Limited to use the Credit Reporting Service in the future for the purposes related to the provision of credit to me/us. This may include using the Credit Reporting Service's monitoring services to receive updates if any of the information held about me/us changes. If I/We default in any of my/our loan repayment obligations to you, information about that default or those defaults may be given to the Credit Reporting Service, and the Credit Reporting Service may give information about my/our default(s) to other customers of the Credit Reporting Service.

I/We further authorise Cambridge Advances Limited to contact any finance company, credit provider, my/our employer(s), accountant or any other entity (the details of which I/we have supplied to Cambridge Advances Limited) in order to obtain such personal and financial information about me/us for the above purposes and for the purpose of assisting with the enforcement of the repayment of any loan granted by Cambridge Advances Limited to me/us.

I/We further authorise Cambridge Advances Limited to produce this authority to any of the entities specified above. I/We acknowledge that pursuant to the Privacy Act 1993 I/we am/are entitled to have access to, and request the correction of, information held about me/us by Cambridge Advances Limited and/or any Credit Reporting Service.

### Declaration

I/We certify:

- (a) that the above particulars are true and correct; and
- (b) that I/we are 18 years of age or older; and
- (c) that I/we am/are not an undischarged bankrupt; and
- (d) that I/we have read and fully understood this Loan Agreement

Signature.....

Signature.....

Date.....