



# FINANCIAL SERVICE PROVIDERS

*Our aim, your gain*

- **Mortgages**
- **Business Finance**
- **Franchise Advice**
- **Budgeting**
- **Business Mentoring**

4 Storry Place, Avonhead, PO Box 6006, Upper Riccarton Christchurch, New Zealand  
 Phone (03) 342 3883 • Fax (03) 342 3885 • Mobile 0274 993 792  
 Email dweusten@fspnz.com • www.fspnz.com

## Application for Business Finance

*To enable Financial Service Providers NZ Ltd to arrange offers of finance from the lenders approached, we require you to complete this application form (this one form will be used for all lenders approached, so you only have to fill it in once).*

Borrowers Full Name Or Company Name

Ownership Type? *Please circle one*

Sole Trader	Partnership
Company	Trust

*If company*

Company Number:  Date Incorporated:

Business Trading Address		Business Phone	
		Business Fax	
Postal Address (If different from above)	Post Code	Mobile	
	Post Code	Email Address	

Year Commenced Trading  Number of employees

Who are the owners/shareholders/partners/etc?

Name	Owned	Position	Years of industry experience
1.	%		
2.	%		
3.	%		
4.	%		

	<b>Solicitor</b>		<b>Accountant</b>
Name of Firm		Name of Firm	
Your Contact		Your Contact	
P O Box		P O Box	
Phone		Phone	
Fax		Fax	
Email		Email	

**Business (and personal) Lending requested.**

In name of	Current Debt or Limits	New Amount or Limits	Term Requested	Fixed or Floating
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
<b>Total</b>	<b>\$</b>	<b>\$</b>		

**Security being offered**

Details of security (e.g. Mortgage over property at ...)	Owner of Security	Address of property	Lender holding Security	Estimated Market Value
				\$
				\$
				\$
				\$
				\$
				\$

Does any other Lender hold securities?

Yes/No

Does any Applicant act as a guarantor for any other lending not listed above? Yes/No

**Additional Information**

Does your Business do more than 25 % of its business with one customer/supplier

YES/NO

If Yes, Give details:

Is the principal place of business subject to a lease agreement

YES/NO

If Yes, Briefly summarise terms and expiry date:

Does the Business own property?

YES/NO

Has the business ever diversified?

YES/NO

Is the business a franchise?

YES/NO

Does the business import/export?

YES/NO

**Briefly describe your business**


**Key Personnel (to this application)**

**Personal Details of Applicant/Guarantor/Director/Trustee**

<b>Surname</b> Mr Mrs Ms Miss			
<b>First Name (s)</b>			
<b>Date of Birth</b>		<b>Country of Birth</b>	
<b>NZ Residency Held?</b>		Yes No	
<b>Marital Status</b> Married Defacto Single		<b>Sex</b> Male Female	
<b>IRD Number</b>			
<b>ID Type - Passport or Birth Certificate</b>		Number Issued / /	
<b>Firearms Licence</b>		Expiry / /	
<b>ID Type – Drivers Licence</b>		Number Issued / /	
		Expiry / /	
<b>Current Address</b>			
<b>Time there</b>			
Years		Months	
If less than 3 years, your previous address		Yrs	Mths
_____		___	___
_____		___	___
<b>Home Phone Number</b>		<b>Work Phone Number</b>	
<b>Postal Address</b>		<b>Mobile Phone</b>	
<b>Email Address</b>			
<b>Age of Dependents</b>			
Are you currently (circle one) Renting Own your own home Boarding Other			
<b>Occupation</b>			
<b>Main Source of Income (circle one)</b> Salary/Wages Self Employed Other			
<b>Employer/Business Name</b>			
<b>How Long</b>			
Years		Months	
If less than 3 years, your previous employment		Yrs	Mths
_____		___	___
_____		___	___

**Personal Details of Applicant/Guarantor/Director/Trustee**

<b>Surname</b> Mr Mrs Ms Miss			
<b>First Name (s)</b>			
<b>Date of Birth</b>		<b>Country of Birth</b>	
<b>NZ Residency Held?</b>		Yes No	
<b>Marital Status</b> Married Defacto Single		<b>Sex</b> Male Female	
<b>IRD Number</b>			
<b>ID Type - Passport or Birth Certificate</b>		Number Issued / /	
<b>Firearms Licence</b>		Expiry / /	
<b>ID Type – Drivers Licence</b>		Number Issued / /	
		Expiry / /	
<b>Current Address</b>			
<b>Time there</b>			
Years		Months	
If less than 3 years, your previous address		Yrs	Mths
_____		___	___
_____		___	___
<b>Home Phone Number</b>		<b>Work Phone Number</b>	
<b>Postal Address</b>		<b>Mobile Phone</b>	
<b>Email Address</b>			
<b>Age of Dependents</b>			
Are you currently (circle one) Renting Own your own home Boarding Other			
<b>Occupation</b>			
<b>Main Source of Income (circle one)</b> Salary/Wages Self Employed Other			
<b>Employer/Business Name</b>			
<b>How Long</b>			
Years		Months	
If less than 3 years, your previous employment		Yrs	Mths
_____		___	___
_____		___	___

**Personal**  
**Statement of Financial Position as at:     /     /**

**Bank**                      **Branch:**

**Name:**

<b>Liabilities</b>	<b>Value</b>	<b>Bank Use</b>
Overdraft –		
Loans –		
Credit Cards Limits \$.....		
Borrowings – Other Banks		
Outstanding Accounts		
Loans on Life Policies		
<b>Mortgages/Loans</b>		
<b>Owing to:</b> <b>Assets Charged:</b>		
<b>Hire Purchase</b>		
<b>Company:</b> <b>Asset Concerned:</b>		
Taxation Due     /     /		
(State type)		
Other Liabilities (detail):		
Other Credit Cards		
Other Bank Loans		
<b>Total Liabilities \$</b>		
<b>SURPLUS \$</b>		
<b>Total – To agree with Total Assets \$</b>		

<b>Assets</b>	<b>Value</b>	<b>Bank Use</b>
Banks – Cheque Account		
- Savings Account		
- Call Account		
- Term Deposit		
Other Bank Accounts		
Money Clubs/Finance Co. Deposits		
Building Societies/Credit Unions		
House Property Purchased     /     /		
For \$                      Insured For \$		
Govt Valuation \$            Dated     /     /		
In Name of		
Other Properties (detail):		
<b>Motor Vehicle(s):</b>		
Make                      Model		
Make                      Model		
Caravan		
Boat		
Superannuation.		
Shares, etc. market value		
Furniture & Household Effects \$	DO NOT EXTEND	
Antiques/Art            \$		
Coins/stamps            \$		
Life Policies:		
Date taken out    Sum Assured    Ann		
Premium Due		
/     /     \$            \$            /     /     SV		
/     /     \$            \$            /     /     SV		
Other Assets (detail):		
<b>Total Assets \$</b>		

**Contingent Liabilities** (Guarantees to Banks & Others)

**I/We declare that the information given above is true and correct.**

Signature \_\_\_\_\_ Signature \_\_\_\_\_

Financial Service Providers NZ Limited will securely hold the information received from you. You may request access to the information by contacting FSP, and you may also request that it be corrected. The information will be used to support your (or a loan you are supporting) loan application FSP may disclose information about you to credit reference agencies for the above purposes. FSP may obtain information and make such enquiries about you as FSP may consider warranted from any source, including credit reference agencies for the above purposes.



## Information Privacy

Please note that any personal information received by Financial Service Providers NZ Ltd (“FSP”) will be securely held by FSP. The people concerned may request access to the information by contacting FSP. The people concerned may request that the personal information be corrected.

Information in this Application, including any personal information, will be used by FSP to prepare the Application for finance and any other banking facilities that may be requested from time to time. The applicants also authorise any lender approached by FSP to carryout any enquiry they deem appropriate to enable full consideration of the application to be completed.

Without prejudice to any other rights at law, which FSP may have, FSP may disclose information about the persons and/or organisations named in this Application to credit reference agencies and any other FSP Group companies for the above purposes.

*FSP may seek and obtain information or make further enquires as it considers is necessary from any person, including credit reference agencies and other business, for the above purposes.*

### Authority & Declaration

I/we certify that the information in this Application is true and correct and discloses all material matters that I/we know of which affect my/our business, assets or financial condition.

I/we authorise FSP to make such enquires as consideration of this Application may require and also Authorise the lender to disclose my personal information to FSP during the term of the loan in order to answer my queries or to assist me with my financial arrangements as my circumstances change.

*I/we understand that FSP provides a Professional Finance Consulting Service for its clients and charges for its time, we have authorised FSP to seek the finance outlined in this application.*

*We further understand and agree to pay FSPNZ a preparation fee of \$500 which will be invoiced on our instruction to proceed. A further fee of 1.5% will be based on total lending drawn down. FSP will credit the upfront \$500 and any funds received by the lender from the fee payable should the finance be drawn down. NOTE: should your actions result in the lender’s commission to FSP being clawed back, FSP reserves the right to charge for its time @\$200 per hour.*

**Applicant** (Each Applicant to sign below and circle in what capacity you have signed)

Full Name	Signature	Date
	x	
Capacity signed		
<b>Individual, Partner, Director, Trustee, Guarantor</b>		

Full Name	Signature	Date
	x	
Capacity signed		
<b>Individual, Partner, Director, Trustee, Guarantor</b>		

Full Name	Signature	Date
	x	
Capacity signed		
<b>Individual, Partner, Director, Trustee, Guarantor</b>		

# Checklist

Document	Enclosed Yes/No	Comment
Application form completed & signed		
Copies of ID (Passport or DL)		
Last 3 years Balance Sheets & Profit & Loss reports		
Evidence of personal income (If applicable)		
Monthly cashflow forecasts for the next 12 months.		
Year to date Profit & Loss trading figures		
Details of Aged debtors & Creditors. With Commentary.		
Details of industry experience of Directors Brief CV		
Copy of your Business Plan		
Copies of last 3 months Cheque accounts statements and 6 months of loan statements		
Copies of property valuations (If held and applicable)		
Copy of sale and purchase agreement (if purchasing)		
Copy of Certificate of Incorporation and Constitution (if a company)		
Copy of Trust Deed (if a Trust)		
Copy of your partnership agreement (if a partnership)		