

APPLICATION FOR FINANCE: Non-Individual Details

(Company, Trust, Partnership, Society)

APPLICANT DETAILS

Legal Structure		Description		GST Number	
<input type="checkbox"/> Trust	<input type="checkbox"/> Partnership	<input type="checkbox"/> Other:			
Legal Name (of Company/Organisation/Entity) or in the case of a Trust/Partnership its OFFICIAL NAME.				Trading Name	
NZBN (NZ Business Number)		Company Number (companies only)		Incorporation Date	
Nature of business (what do you do?)				Website	
Street Address		Suburb		City/Town	
Postal Address (if different)		Suburb		City/Town	
Contact Person(s)		Position		Mobile	

PROFESSIONAL CONTACTS: Insurer and Accountant Details

Name of Insurer/Broker:		Contact Person:	
Phone Number:		Email:	
Accountancy Firm Name:		Contact Person:	
Phone Number:		Email:	

BANK DETAILS	Account Name:		Account Number:			
				Bank	Branch	Acct No

ACKNOWLEDGEMENTS AND AUTHORISATIONS

1 ACCEPTANCE OF THIS APPLICATION DOES NOT NECESSARILY MEAN THAT CREDIT WILL BE GRANTED:

1.1 It is understood that acceptance of this application does not necessarily mean that the Credsol Financial Services Limited will grant the credit applied for, and the Credsol Financial Services Limited may decline this application without giving any reason.

2 THE CRED SOL FINANCIAL SERVICES LIMITED IS AUTHORISED TO:

2.1 Notwithstanding confidentiality provisions in any agreement or document between the Credsol Financial Services Limited and the applicant, collect hold and use any information that it collects or obtains from any source about the Applicant for the following purposes at any time. **The purposes are** processing this application or any subsequent application by the Applicant, credit checking the Applicant from time to time, providing services to the Applicant from time to time, giving information about the Applicant to Credit Reporting Agencies (including credit account information, as that term is defined in the Credit Reporting Privacy Code 2020), enforcing any contract between the Applicant and the Credsol Financial Services Limited (**Contract**), assigning the interest of the Credsol Financial Services Limited in any Contract, and sending the Applicant information about other services offered by the Credsol Financial Services Limited or by the Credsol Financial Services Limited's related entities or agents or by any dealers vendors brokers or other third party service providers and suppliers with which the Credsol Financial Services Limited deals or enabling those persons and entities to send the Applicant that information directly;

2.2 Collect or obtain information about the Applicant, for any of the purposes set out in clause 2.1, from the Applicant's bank, accountant, insurer, and any person whose details that the Applicant gives as a referee. The Applicant consents to the provision of that information by those persons or entities;

2.3 Disclose information about the Applicant that the Credsol Financial Services Limited collects or obtains to any principal (disclosed or undisclosed) for whom the Credsol Financial Services Limited might be acting, the Credsol Financial Services Limited's related entities or agents, the Credsol Financial Services Limited's Credsol Financial Services Limiteds, any dealers vendors brokers or other third party service providers and suppliers with which the Credsol Financial Services Limited deals, any Credit Reporting Agency or debt collection agency, any assignees or potential assignees of any Contract and to any other person or agency who will assist in enforcing any Contract against the Applicant. The Applicant understands that the assignment of any Contract may result in the existence of that contract being noted on a public register;

2.4 Where information is sent to the Applicant to market services pursuant to clause 2.1, to communicate that information by post, email or other electronic means (subject to the Applicant's right to unsubscribe from the marketing).

3 THE PERSON(S) SIGNING THIS FORM ON BEHALF OF THE APPLICANT JOINTLY AND SEVERALLY (IF MORE THAN ONE) CERTIFY THAT:

3.1 Where they have provided information in this application about any other person, that person has authorised the signatories to disclose the information to the Credsol Financial Services Limited and authorised the Credsol Financial Services Limited to collect, hold, use and disclose that information in the same ways as if that person were an applicant; and

3.2 The information provided in this application is true, correct and complete (and includes all current names that the Applicant uses), and no information that would be relevant to the Credsol Financial Services Limited in evaluating the application has been omitted. If any changes (including without limitation any change in the Applicant's name), occur between now and signing a credit agreement with the Credsol Financial Services Limited or after signing a credit agreement with the Credsol Financial Services Limited, the signatories will disclose such changes to the Credsol Financial Services Limited immediately.

4. THE APPLICANT ACKNOWLEDGES THAT:

4.1 In accordance with clauses 2.1-2.3 inclusive, information about the Applicant is being and will be collected and held by the Credsol Financial Services Limited, and by any of the entities or persons referred to in clause 2.3 (if the information is collected by or is disclosed to them) or by third party information technology providers (including Cloud storage providers) on their behalf. (The third-party information technology providers may be based overseas.);

4.2 Without limiting clauses 2.1-2.3 inclusive, each of persons or entities referred to in clause 2.3 have the same rights as the Credsol Financial Services Limited to collect hold use and disclose information about the Applicant for any of the purposes set out in clause 2.1;

4.3 The credit that is applied for is applied for and will be used by the Applicant in trade. Accordingly, in relation to any Contract that is entered into as a result of this Application, the Consumer Guarantees Act 1993, and sections 9, 12A, 13, and 14 of the Fair-Trading Act 1986, are contracted out of.

If all the requested information is not provided, the application (or any future application) may be delayed or refused.

Name	Signature	Date

APPLICATION FOR FINANCE: Individual Details

(Sole Traders, Partners (of Partnerships), Guarantors & Trustees)

APPLICANT DETAILS

Legal Name (of Company/Organisation/Entity) or in the case of a Trust/Partnership its OFFICIAL NAME this application is related to:

In what capacity are you acting with this Application? (please tick)

Sole Trader ☐ Partner (for a Partnership) ☐ Guarantor ☐ Trustee ☐

Occupation Employer Years Years in same industry

First & Middle Names Surname Date of Birth

Trading As (if self-employed) GST Number Drivers Licence Number Version

Relationship Status Number of dependents NZ Citizen Yes ☐ No ☐ Permanent NZ Residency Yes ☐ No ☐

Residence Own ☐ Rent ☐ Boarding ☐ Living at Home ☐ Home Phone Business

Mobile Facsimile Email (personal) Email (business)

Street Address Suburb City/Town Postcode Years there

Postal Address (if different) Suburb City/Town Postcode Years there

Previous Address (if less than 2 years at current) Suburb City/Town Postcode Years there

FINANCIAL INFORMATION: monthly Income & Expenses

INCOME (net after tax)		Applicant	Partner	EXPENSES	Joint Monthly
Monthly Salary/Income	\$	<input type="text"/>	<input type="text"/>	Mortgage/Rent payments	\$ <input type="text"/>
Regular Overtime	\$	<input type="text"/>	<input type="text"/>	Overdraft/Revolving Credit	\$ <input type="text"/>
Regular Allowances	\$	<input type="text"/>	<input type="text"/>	Personal Loans	\$ <input type="text"/>
Boarder/Rental Income	\$	<input type="text"/>	<input type="text"/>	Credit Cards	\$ <input type="text"/>
Investment Income	\$	<input type="text"/>	<input type="text"/>	Credit Accounts	\$ <input type="text"/>
Other	\$	<input type="text"/>	<input type="text"/>	Child Support	\$ <input type="text"/>
Subtotals	\$	<input type="text"/>	<input type="text"/>	Rates, Phone Power & Car	\$ <input type="text"/>
				Insurance (life, vehicle, house), Superannuation	\$ <input type="text"/>
TOTAL JOINT INCOME (A):	\$	<input type="text"/>		TOTAL EXPENSES (B):	\$ <input type="text"/>
TOTAL SURPLUS (A - B):	\$	<input type="text"/>			

FINANCIAL INFORMATION: Personal Assets & Liabilities (including those held in trust)

ASSETS		Market Value	LIABILITIES	Limit (where applicable)	Current Outstanding
Property/Home		\$ <input type="text"/>	Mortgage(s)	<input type="text"/>	\$ <input type="text"/>
Other Property(s)		\$ <input type="text"/>			\$ <input type="text"/>
Cash/Bank		\$ <input type="text"/>	Personal Loan(s)	<input type="text"/>	\$ <input type="text"/>
Vehicle(s)		\$ <input type="text"/>			\$ <input type="text"/>
		\$ <input type="text"/>	Overdraft	<input type="text"/>	\$ <input type="text"/>
Home Contents		\$ <input type="text"/>	Credit Cards	<input type="text"/>	\$ <input type="text"/>
Investments		\$ <input type="text"/>			\$ <input type="text"/>
		\$ <input type="text"/>			\$ <input type="text"/>
Other		\$ <input type="text"/>	Other	<input type="text"/>	\$ <input type="text"/>
TOTAL ASSETS (C):		\$ <input type="text"/>	TOTAL LIABILITIES (D):		\$ <input type="text"/>
NET WORTH (C - D):		\$ <input type="text"/>			

Property/Home in Trust? Yes ☐ No ☐ Other Properties in Trust? Yes ☐ No ☐

Name of Trust:

APPLICATION FOR FINANCE: Individual Details



PROFESSIONAL CONTACTS: Insurer and Accountant Details (if not already provided)			
Name of Insurer/Broker:		Contact Person:	
Phone Number:		Email:	
Accountancy Firm		Contact Person:	
Phone Number:		Email:	

BANK	Account Name:	Account Number:	Bank	Branch	Acct No	Suffix

ACKNOWLEDGEMENTS AND AUTHORISATIONS BY APPLICANTS AND ANY GUARANTORS

1. I UNDERSTAND THAT:

- 1.1 acceptance of this application does not necessarily mean that the Credsol Financial Services Limited will grant the credit applied for, and the Credsol Financial Services Limited may decline this application without giving any reason; and
- 1.2 subject to any applicable exception under the Privacy Act 2000 and to payment of any reasonable charge that the Credsol Financial Services Limited may charge for providing access to information, I may contact the Credsol Financial Services Limited's Privacy Officer to request access to and correction of any information about me that the Credsol Financial Services Limited holds and the Credsol Financial Services Limited will supply to me on request the name and addresses of any agencies (including any Credit Reporting Agency engaged by the Credsol Financial Services Limited) to whom the Credsol Financial Services Limited has disclosed information about me.

2. I AUTHORISE:

- 2.1 The Credsol Financial Services Limited to collect hold and use for the purposes later set out in this clause 2.1 the information about me (My Information) that is provided by me or by Others pursuant to any Anti Money Laundering and Countering Financing of Terrorism identity verification in relation to me already undertaken or to be undertaken by the Credsol Financial Services Limited or on its behalf, or that is provided in relation to this application or any subsequent application for credit by me (or by any trust or partnership where I make an application as a trustee or partner), or in relation to any contract resulting from this application or any subsequent application (Resulting Contract), or provided in any communications between us or on my behalf in relation to any of those matters. "Others" include without limitation:

Credit Reporting Agencies; and in relation to this application or any subsequent application or any Resulting Contract, my bank; my accountant; my employer; my insurer; and any person whose details I give as a referee (or where the application is by a trust or a partnership, the trusts or partnership's bank(s), accountant, insurer(s), and any person whose details are given as a referee on behalf of the trust or partnership).

The purposes are:

- processing this application or any subsequent application by me (including any application by any trust or partnership where I make an application as a trustee or partner), from time-to-time credit checking me (and any trust or partnership where I submit an application as a trustee or partner), enforcing any Resulting Contract, assigning any Resulting Contract;
- providing services to me (or to any trust or partnership where I make an application as a trustee or partner or where I am a guarantor, providing services to the applicant(s), including any activity related to the funding of our business;
- sending me information about other services offered by the Credsol Financial Services Limited or by the Credsol Financial Services Limited's related entities or agents or by any dealer's vendors brokers or other third-party service providers and suppliers with which the Credsol Financial Services Limited deals;
- disclosing My Information to any of the following: any principal (disclosed or undisclosed) for whom the Credsol Financial Services Limited might be acting; Credit Reporting Agencies (including credit account information, as that term is defined in the Credit Reporting Privacy Code 2020); debt collection agencies; any person or entity who will assist in enforcing any Resulting Contract; any person directly or indirectly involved in providing funding to the Credsol Financial Services Limited's or any of the Credsol Financial Services Limited's related entities and anyone else involved in the funding process; any assignees or potential assignees to assign the interest of the Credsol Financial Services Limited in any Resulting Contract; the Credsol Financial Services Limited's related entities or agents; any dealers vendors brokers or other third party service providers and suppliers with which the Credsol Financial Services Limited deals for any of the purposes outlined above and to enable any of those persons or entities to send me information directly about any services that they offer;
- The Credsol Financial Services Limited and each of the Credsol Financial Services Limited's related entities or agents, and any dealers, vendors, brokers or other third-party service providers and suppliers with which Speirs Finance deals to communicate by post, email or other electronic means (subject to my right to unsubscribe from the marketing) pursuant to this clause 2.1 about any services offered by them; and
- any other purpose or disclosure referred to in the Credsol Financial Services Limited's Privacy Policy, as updated from time to time (a copy of the Privacy Policy is available on request).

Any person or entity approached by the Credsol Financial Services Limited is authorised to disclose the information to the Credsol Financial Services Limited that it requires for any of the purposes.

3. I CERTIFY THAT:

- (a) Where I have provided information in this application about any other person, that person has authorised me to disclose the information to the Credsol Financial Services Limited and authorised the Credsol Financial Services Limited to collect, hold, use and disclose that information in the same ways as if that person were an applicant (and I have informed them of their right to access and request correction of any personal information held by the Credsol Financial Services Limited); and
- (b) The information provided in this application is true, correct and complete (and includes all current names that I use or where the application is in relation to a trust or partnership, all current names of the trust or partnership), and no information that would be relevant to the Credsol Financial Services Limited in evaluating the application has been omitted. If any changes occur (including without limitation any change in my name or in relation to any application by a trust or partnership - including any change in the name of the trust or partnership) between now and signing a credit agreement with the Credsol Financial Services Limited or after signing a credit agreement with the Credsol Financial Services Limited, I will disclose such changes to the Credsol Financial Services Limited immediately.

4. I ACKNOWLEDGE THAT:

- 4.1 In accordance with clauses 2.1 and 2.2, My information is being and will be collected and held by the Credsol Financial Services Limited, and by any of the entities or persons referred to in clause 2.1 (if the information is collected by or is disclosed to them) or by third party information technology providers (including Cloud storage providers) on their behalf. (The third-party information technology providers may be based overseas.);
- 4.2 Without limiting clause 2.1 inclusive, each of persons or entities referred to in clause 2.1 have the same rights as the Credsol Financial Services Limited to collect hold use and disclose information about me for any of the purposes set out in clause 2.1;
- 4.3 The credit that is applied for and will be used in trade. Accordingly, in relation to any Resulting Contract that is entered into as a result of this Application, the Consumer Guarantees Act 1993, and sections 9, 12A, 13, and 14 of the Fair-Trading Act 1986, are contracted out of.

If all the requested information is not provided (including your driver's licence number which is voluntary), the application (or any future application) may be delayed or refused.

APPLICANT Signature	DATE
Signature / /
Signature / /

DISCLOSURE STATEMENT

Licensing Information:

Credsol Financial Services Limited FSP#743011 holds a transitional license issued by Financial Market Authority and New Zealand's registered entity (NZBN# 9429045870088) which was incorporated on 9th December 2016 with the aim to provide financial services.

Contact Details:

Name of Financial Advisor: Syed Ahsan Ahmad

Address: Level 1, 586 Great South Road, Ellerslie, 1051, Auckland

Email: complaints@credsol.co.nz

Phone: 0204 273 376

Scope of Advice:

Credsol Financial Services Limited provides advice about

- Asset Finance
- Equipment Finance
- Business Finance

Service Fee / Charges:

- In the normal course of business, we receive a commission from the lenders that we place clients' business with. The nature of this commission can be a single upfront commission (as a percentage of a commercial loan facility), an ongoing (trail) commission (as a percentage of a commercial loan facility), or a mix of both.
- We may charge a one-off fee for work completed for clients which do not attract a broker payment from the lender, similarly, if the commercial loan is partially or fully repaid within 24 months of the commercial loan being drawn down, we reserve the right to charge you a fee for professional services.
- A minimum fee of \$3000 plus GST ("setup fee") will apply to our engagement. Please note this amount may be capitalized in your commercial Loan. Please be advised that this amount may be paid through the drawdown of this commercial loan by the bank.
- If your application is urgent and you require financing urgently, as a service provider we must stop work on other client files to service your urgent needs. As such, we will advise you if your time frame is urgent in nature and also advise you (prior to our engagement) if an additional fee of \$500 plus GST is payable ("urgent fee").
- There is maybe an additional fee of 1.75 percent (based on the total loan value) where the commercial loan is required for the acquisition of land, property, or any business loan in addition to the setup fee where the commercial loan is approved by the lender.
- There is an additional fee of 1.99 percent (%) (based on the total commercial loan value) where the loan is required for commercial purposes other than the acquisition of land or property (including where their land or property is used as security) in addition to the setup fee where the commercial loan is approved by the lender.
- Any additional fees are payable upon approval of the commercial loan irrespective of whether the loan has been drawn by you.
- The payment is due on approval of the commercial loan by the lender.
- For clarity, if the commercial loan is approved, but you choose another channel, lender, or broker or you simply decide (for whatever reason) not to proceed with the commercial loan, the additional fees of 0.8 percent shall remain payable by you.
- From time to time, we may receive certain monetary and non-monetary benefits from lenders. Such benefits must not and do not influence the placement of clients' applications.

Conflict of Interest:

Credsol Financial Services Limited receives commissions from some of the lenders for which we can provide recommendations. If you go ahead and use the lender that was suggested to you, the lender will pay a commission to your financial adviser. The commission is calculated depending on the amount of the loan; precise remuneration will be communicated to you when advice is provided.

To guarantee that our financial advisers put the client's interests ahead of their own, we use an advisory process that ensures our tailored suggestions are based on the client's goals and circumstances, as advised to us. Credsol Financial Services required advisers to undergo regular training, which included learning how to manage conflicts of interest. Each advisor does a monthly compliance review of their advising process, and our compliance program is audited annually by an outside compliance consultant.

Disputes and Complaints:

If you are not satisfied with our financial advice or services, you can submit your internal complaints at complaints@credsol.co.nz or visit our internal complaint processing page. It gives us insights into problems that our clients are experiencing, which will help us regulate our services and empower clients to make informed financial decisions.

When Credsol Financial Services Limited receives a complaint, we will attempt to resolve it as quickly as possible. In the first place, we ask the adviser involved to attempt to resolve any concerns directly with the client, this sometimes is not possible and, in these instances, the company will endeavor to act as an intermediary to look for solutions.

If we cannot reach an agreement on your complaint, you may refer your complaint to Financial Services Complaints Limited (FSCL). FSCL provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FSCL by phone 0800 347 257 or email complaints@fscl.org.nz. We value you raising your feedback with us, and hope to use these as part of our continuous improvement and education plans.

Declaration:

I, Syed Ahsan Ahmad, declare that, to the best of my knowledge and belief, the information contained in this statement is true and complete and complies with the disclosure in the Financial Advisers Act 2008 and Financial Advisers Disclosure Regulations 2010.

Name: Syed Ahsan Ahmad

FSP #: 743011

Signed: _____ **Date:** _____

Client Name:

Signed: _____ **Date:** _____