

**Application for Credit - Please complete form in CAPITALS**

Creditor Details: Oxford Finance, Level 8, 34 Shortland Street, Auckland. PO Box 1232 Auckland. Free phone 0800 88 44 66, Fax 09 300 9531, email enquiries@oxf.co.nz. Creditor's Financial Service Provider Registration name: Oxford Finance Limited; Registration no FSP39361.

**1. Your Details**

First applicant full name: .....  
 D.O.B: / /  
 Drivers Licence (5a)..... Version (5b).....  
**Please provide a copy of ID used if not drivers licence.**  
 Ph: ..... Mob: .....  
 Email:.....

Joint applicant full name:.....  
 D.O.B: / /  
 Drivers Licence (5a)..... Version (5b).....  
 Ph: ..... Mob: .....  
 Email:.....

Marital status:  Single  Married  Defacto  Civil Union  Separated  Divorced  Widowed  
 Number of dependants (under 18 years): ..... Are you a permanent NZ resident?  Yes  No Were you born in NZ?  Yes  No  
 If you weren't born in NZ, how long have you lived in NZ? .....Years ..... Months

Residential address:..... Suburb/Town:..... Postcode:.....  
 Residential status:  Owner  Renting  Boarding  Living with family  
 Ownership of property:  Single name  Joint  Trust Time at current address .....Years ..... Months  
 Mailing address (if different from above): ..... Suburb/Town:..... Postcode:.....  
 Previous NZ residential address:..... Suburb/Town:..... Postcode:.....  
(if less than 2 years at current address)  
 Time at previous address.....Years ..... Months

**2. Your Relative/Contact Person (in NZ NOT living with you)**

Full name:..... Relationship:.....  
 Residential address:..... Suburb/Town:..... Postcode:.....  
 Ph: ..... Mob: ..... Email:.....

**3. Employment Details**

First applicant occupation income source:  
 Private company  Public company  Self employed  
 Health/education  Welfare/benefit  Government employee  
 Student loan  Retirement savings/superannuation  
 Occupation:.....  
 Employers name:.....  
 Time at current employment:.....  
 Previous employer's details (if less than 2 years in current employment):  
 .....  
 Time at previous employment:.....

Joint applicant occupation income source:  
 Private company  Public company  Self employed  
 Health/education  Welfare/benefit  Government employee  
 Student loan  Retirement savings/superannuation  
 Occupation:.....  
 Employers name:.....  
 Time at current employment:.....  
 Previous employer's details (if less than 2 years in current employment):  
 .....  
 Time at previous employment:.....

**4. Monthly Income**

First applicant monthly income (after tax):.....  
 Total household monthly income (after tax):.....  
 Joint applicant monthly income (after tax):.....

**5. Joint Monthly Expenses**

Mortgage/Rent/Board: \$ .....	Personal Loan: \$ .....	Overdraft: \$ .....
Finance Payment: \$ .....	Credit Card: \$ .....	Living Expenses: \$ .....
Finance Payment: \$ .....	Credit Card: \$ .....	Other: \$ .....

**6. Electronic Consent**

I/We  agree  do not agree that Oxford Finance may use electronic communication (including email and SMS/text messaging) as per the phone numbers and email addresses provided in section 1 to communicate to me/us for the purpose of making disclosure to me/us pursuant to the Credit Contracts and Consumer Finance Act 2003, provide me/us with notices and/or changes to Oxford Finance Terms and Conditions or for any other reason such as marketing of services and products.

**Application for Credit cont.**

**7. Marketing / Promotional Material**

I/We consent to being sent promotional and marketing material by Oxford Finance as and when such information is produced.

Yes  No

**8. Security for Facility**

I/We acknowledge that the approval and subsequent drawdown of this facility will grant a security interest on the goods purchased with this facility and I/we agree to give the Creditor a mortgage over any interest in land that I/we may hold at any time. The Creditor may require me/us to execute a mortgage and may enforce that mortgage if I/we default under this contract.

**9. Privacy Acknowledgement**

I/We understand that there is no obligation to provide personal information but failure to do so may prejudice my/our chance of obtaining finance. I/We declare that the information contained in this application is true and correct

I/We authorise Oxford Finance and all related companies (as defined in the Companies Act 1993) to use and disclose the personal information I/We have provided to undertake all necessary enquiries and request, collect, check and exchange information (both now and in the future), including but not limited to personal, commercial and financial information about me/us and references, from:

- Any Credit Reporting Agency credit provider
- My/our employer(s)
- The NZTA (NZ Transport Agency)
- Accountant
- Ministry of Justice
- Or any other source

for the purposes of assessing my/our creditworthiness, providing credit to me/us, administering and enforcing this Agreement, offering me/us insurance, maintaining credit records with Oxford Finance, a related company and external agencies, marketing goods and services provided by Oxford Finance, a related company or any other supplier nominated by Oxford Finance.

I/We also authorise Oxford Finance to disclose information about any loan arising out of this application to any potential assignee of this loan, guarantor or to any person providing services in connection with refinancing this loan, or to any person or organisation I/we have authorised to obtain information, at any time in the future.

I/We also understand and agree that in order to facilitate a Credit Reporting Agency's credit reporting services Oxford Finance will disclose to such agency information about me/us for that purpose, including any updates of such information. The Credit Reporting Agency will hold that information on their systems for that purpose. If I/we default in my/our payment obligations to Oxford Finance, I/we understand that the information about that default may be given to any Credit Reporting Agency and they may give that information about my/our default to other Credit Reporting Agency customers.

I/We also understand that:

- Oxford Finance will meet its obligations to me/us under the Privacy Act 1993;
- Such information will be held by Oxford Finance at their business address and by other parties for the purposes described above;
- I/We have the right to access and correct personal information held about me/us in accordance with the Privacy Act 1993.

I/We confirm that I/we do not have any outstanding traffic, parking or other fines, do not have a criminal record and I/we am/are not undischarged bankrupt.

Personal Property Securities Act 1999

I/We waive my/our right to receive Verification Statements or Financing Change Statements under the PPSA. I/We acknowledge that I/we am/are able to request such statements by contacting Oxford Finance in writing.

**10. Your Signature(s)**

I/We hereby apply for credit from Oxford Finance ("the Creditor") for a credit facility of \$ ( ). The information contained within this application is true and correct. I/We have received a copy, have read, understand and accepted the Overview Schedule, Terms and Conditions, Schedule of Standard Fees and Charges applied to HouseMe Contracts. I/We agree to the Privacy Acknowledgement above.

First applicant name: ..... Joint applicant name: .....

Signature: X

Signature: X

Date: / /

Date: / /

**11. Product Details / Notes**

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