

# Commercial Finance Application

## BUSINESS DETAILS

Legal Name \_\_\_\_\_  
Trading Name \_\_\_\_\_  
Trading Address (number and name of street) \_\_\_\_\_  
\_\_\_\_\_  
(suburb) \_\_\_\_\_  
(town/city) \_\_\_\_\_ (postcode) \_\_\_\_\_  
Incorporation No. \_\_\_\_\_  
GST No. \_\_\_\_\_  
Primary Activity of Business/Type of Work Undertaken \_\_\_\_\_  
\_\_\_\_\_  
No. of Years in Operation \_\_\_\_\_  
No. of Employees \_\_\_\_\_  
Contact Name \_\_\_\_\_  
Telephone (mobile) \_\_\_\_\_  
(work) \_\_\_\_\_  
(facsimile) \_\_\_\_\_  
Email (please print) \_\_\_\_\_  
 Yes, I would like to receive occasional information about UDC's other products and services by email  
Mailing Address \_\_\_\_\_  
\_\_\_\_\_  
(PO box/private bag) \_\_\_\_\_ (suburb) \_\_\_\_\_  
(town/city) \_\_\_\_\_ (postcode) \_\_\_\_\_

Type of Organisation  
 Company     Sole Trader     Partnership     Trust  
 Incorporated Society  
 Industrial Provident Society  
 Friendly Society or Credit Union  
 Building Society  
 Incorporated Charitable Trust Board  
 Other  
(If incorporated please complete)  
Year of incorporation \_\_\_\_\_ Place \_\_\_\_\_  
Name of Bank \_\_\_\_\_  
Branch \_\_\_\_\_  
Business Manager \_\_\_\_\_  
Account No. \_\_\_\_\_  
Name of Solicitor \_\_\_\_\_  
Firm \_\_\_\_\_ Telephone \_\_\_\_\_  
Name of Accountant \_\_\_\_\_  
Firm \_\_\_\_\_ Telephone \_\_\_\_\_  
Insurance Company/Broker \_\_\_\_\_  
Branch \_\_\_\_\_  
Telephone \_\_\_\_\_  
Facsimile \_\_\_\_\_

## BUSINESS FINANCE DETAILS

Purpose of Loan (include make, model and age of asset where possible)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
What can you offer as additional security if required? (include make, model and age where possible)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Purchase Price/Valuation    \$ \_\_\_\_\_     Deposit    \$ \_\_\_\_\_  
How much do you want to borrow?    \$ \_\_\_\_\_     Trade    \$ \_\_\_\_\_  
Answer required by \_\_\_\_\_    How much can you repay per month?    \$ \_\_\_\_\_  
Preferred Payment Date \_\_\_\_\_    Funds required by \_\_\_\_\_

## INSURANCE OPTIONS

Please provide me with a quote for  Credit Contract Cover

## 1. PRINCIPAL SHAREHOLDER/PARTNER (may be required as guarantors)

Surname (Mr/Mrs/Miss/Ms) \_\_\_\_\_ Marital Status \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 First and Middle Name/s \_\_\_\_\_ Residence  Own  Rent  Board  
 Previous Name \_\_\_\_\_ For how long? Years \_\_\_\_\_ Months \_\_\_\_\_  
 Shareholding/Shares Held \_\_\_\_\_ % Previous Address (if less than 3 years at current address) \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 Telephone (mobile) \_\_\_\_\_  
 (work) \_\_\_\_\_  
 (home) \_\_\_\_\_

How long? Years \_\_\_\_\_ Months \_\_\_\_\_  
 New Zealand Resident?  Yes  No

## 1. PERSONAL STATEMENT OF FINANCIAL POSITION OF PRINCIPAL SHAREHOLDERS/PARTNERS

Full Name \_\_\_\_\_ Previous Employer (if less than 3 years at current employer) \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_ Company \_\_\_\_\_ Position \_\_\_\_\_  
 How long? Years \_\_\_\_\_ Months \_\_\_\_\_ How long? Years \_\_\_\_\_ Months \_\_\_\_\_

MONTHLY INCOME		MONTHLY EXPENDITURE		ASSETS		LIABILITIES	
<b>Applicant</b>		Mortgage/Rent \$ _____		VALUE		BALANCE OWING	
Gross Income	\$ _____	Loans/OD	\$ _____	House	\$ _____	Mortgage/s	\$ _____
Pay after Tax	\$ _____	Credit Cards	\$ _____	Other Property	\$ _____	Loan	\$ _____
Other	\$ _____	Utilities	\$ _____	Vehicles	\$ _____	Credit Cards	\$ _____
Subtotal	\$ _____	Insurance	\$ _____	Other (please list)	\$ _____	Other (please list)	\$ _____
<b>Joint Applicant</b>		Rates	\$ _____	_____	\$ _____	_____	_____
Gross Income	\$ _____	Food/Clothing	\$ _____	_____	\$ _____	_____	_____
Pay after Tax	\$ _____	Transport/Car	\$ _____	_____	\$ _____	_____	_____
Other	\$ _____	Other	\$ _____	_____	\$ _____	_____	_____
Subtotal	\$ _____		\$ _____	_____	\$ _____	_____	_____
<b>TOTAL (A)</b>	<b>\$ _____</b>	<b>TOTAL (B)</b>	<b>\$ _____</b>	<b>TOTAL (C)</b>	<b>\$ _____</b>	<b>TOTAL (D)</b>	<b>\$ _____</b>
<b>MONTHLY SURPLUS</b>				<b>NET WORTH</b>			
<b>(A) - (B)</b>	<b>\$ _____</b>			<b>(C) - (D)</b>	<b>\$ _____</b>		

## 2. PRINCIPAL SHAREHOLDER/PARTNER (may be required as guarantors)

Surname (Mr/Mrs/Miss/Ms) \_\_\_\_\_ Marital Status \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 First and Middle Name/s \_\_\_\_\_ Residence  Own  Rent  Board  
 Previous Name \_\_\_\_\_ For how long? Years \_\_\_\_\_ Months \_\_\_\_\_  
 Shareholding/Shares Held \_\_\_\_\_ % Previous Address (if less than 3 years at current address) \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 Telephone (mobile) \_\_\_\_\_  
 (work) \_\_\_\_\_  
 (home) \_\_\_\_\_

How long? Years \_\_\_\_\_ Months \_\_\_\_\_  
 New Zealand Resident?  Yes  No

## 2. PERSONAL STATEMENT OF FINANCIAL POSITION OF PRINCIPAL SHAREHOLDERS/PARTNERS

Full Name \_\_\_\_\_ Previous Employer (if less than 3 years at current employer) \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_ Company \_\_\_\_\_ Position \_\_\_\_\_  
 How long? Years \_\_\_\_\_ Months \_\_\_\_\_ How long? Years \_\_\_\_\_ Months \_\_\_\_\_

MONTHLY INCOME		MONTHLY EXPENDITURE		ASSETS		LIABILITIES	
<b>Applicant</b>		Mortgage/Rent \$ _____		VALUE		BALANCE OWING	
Gross Income	\$ _____	Loans/OD	\$ _____	House	\$ _____	Mortgage/s	\$ _____
Pay after Tax	\$ _____	Credit Cards	\$ _____	Other Property	\$ _____	Loan	\$ _____
Other	\$ _____	Utilities	\$ _____	Vehicles	\$ _____	Credit Cards	\$ _____
Subtotal	\$ _____	Insurance	\$ _____	Other (please list)	\$ _____	Other (please list)	\$ _____
<b>Joint Applicant</b>		Rates	\$ _____	_____	\$ _____	_____	_____
Gross Income	\$ _____	Food/Clothing	\$ _____	_____	\$ _____	_____	_____
Pay after Tax	\$ _____	Transport/Car	\$ _____	_____	\$ _____	_____	_____
Other	\$ _____	Other	\$ _____	_____	\$ _____	_____	_____
Subtotal	\$ _____		\$ _____	_____	\$ _____	_____	_____
<b>TOTAL (A)</b>	<b>\$ _____</b>	<b>TOTAL (B)</b>	<b>\$ _____</b>	<b>TOTAL (C)</b>	<b>\$ _____</b>	<b>TOTAL (D)</b>	<b>\$ _____</b>
<b>MONTHLY SURPLUS</b>				<b>NET WORTH</b>			
<b>(A) - (B)</b>	<b>\$ _____</b>			<b>(C) - (D)</b>	<b>\$ _____</b>		

## CHECKLIST - HAVE YOU REMEMBERED TO ATTACH...

- Your latest financial accounts
- Your business plan with projected cash flows
- Certified copies of two pieces of ID for each borrower, company director or shareholder (as per UDC's ID requirements, contact us on 0800 500 832 for clarification)
- Specifications of your purchase (i.e. year, make, model, registration or serial number)
- Any other supporting information you feel is relevant
- Copies of any contracts relevant to your income

## AUTHORISATION

### Authorisation for Collection, Use and Disclosure of Information

I/we understand and authorise that:

The information received from me/us will be securely held by UDC Finance Limited ("UDC"). I/we may access and correct this information under the Privacy Act 1993.

The information may be used by UDC to:

- consider my/our application for facilities, products or services or any future applications for facilities, products or services;
- administer, manage and monitor any facilities, products or services provided to me/us;
- obtain information about my driver licence from Driver Check, a secure internet site set up by the NZ Transport Agency, such as licence classes and endorsements held, any licence conditions, and licence status;
- conduct market research, data processing and statistical analysis; and
- unless I/we disagree, provide me/us with information about other facilities, products or services including selected third party products or services.

UDC may disclose information about me/us to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes.

UDC may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services.

If I/we default in any obligations to UDC then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services.

UDC may obtain information and make such enquiries about me/us as UDC considers is warranted from any source including from its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes.

### Personal Property Securities Act 1999 Verification Statement Waiver

The customer waives/does not waive [*Delete one. If no deletion, to be read as "waives"*] the need for UDC to forward it a copy of any verification statement in respect of any financing statement or financing change statement registered under the Personal Property Securities Act 1999 ("PPSA") by UDC in connection with any agreement. Unless otherwise advised, the contact person for the purposes of the PPSA will be the person who is the first signatory below.

### Consumer Guarantees Act 1993

The supply of financial services applied for is for the type requested by me/us, and for the purposes of the Consumer Guarantees Act 1993 is for my/our business use, and I/we acknowledge that:

(a) nothing in the Act shall apply to that supply (except the exemption in Section 43); and

(b) where the financial services applied for relate to a supply of second hand goods, I understand the supply relates to second hand goods and that UDC doesn't promise they are fit for any particular purpose.

### Companies Act 1993

For the purposes of the Companies Act 1993, the Loan amount applied for above:

- Is **not** a "major transaction" and does not constitute more than 50% of the gross assets of the Company.
- Is a "major transaction" and constitutes more than 50% of the gross assets of the Company.

**I/We warrant that the information provided above is true and correct and I/We acknowledge it will be relied upon by UDC to determine whether or not to accept my/our application for finance.**

Name (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_