

Application for Credit (Guarantor)

Customer Details

Salutation * _____

First Name * _____ Middle Name * _____ Last Name * _____

Gender * _____ Date of Birth (DDMMYYYY) * _____ Marital Status * _____

Driver License Type * _____ License No & Version * _____ No of Dependents * _____

Are you a New Zealand citizen or permanent resident or Australian Citizen? * _____

Type of Visa _____ Expiry Date _____

Contact Details

Phone (Home) _____ Phone (Mobile) * _____ Phone (Work) * _____

Customer Email * _____

Address Details

Current Residential Address * _____

Time at Address * _____ Tenancy * _____ Other _____

Postal Address _____

Previous Address _____

Time at Previous Address _____

Employment Details

Employment Status * _____ Occupation * _____

Length of Employment * _____ Present Employer * _____

Length of Previous Employment _____ Name of Previous Employer _____

Bank Details

Type of Account _____ Account Name _____ Bank Name _____

Branch Name _____ Account Number _____

Financial Details

Asset Details: Principal Place of Residency \$ _____ Bank \$ _____ Car \$ _____ Investment Properties \$ _____ Other \$ _____ <hr/> Total Assets \$ _____	Liability Details Principal Home of Residence Mortgage \$ _____ Investment Properties Mortgage \$ _____ Total Credit Card(s) Limit \$ _____ Motor Vehicle Loans \$ _____ Bank O/D \$ _____ Personal Loans \$ _____ Other \$ _____ <hr/> Total Liabilities \$ _____ Net Worth \$ _____
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Income Details (Monthly): Average Take Home Pay \$ _____ Other Income \$ _____ <hr/> Total Income \$ _____	Expense Details (Monthly): Mortgage Repayments \$ _____ Rent \$ _____ Investment Mortgage Repayments \$ _____ Other Loans \$ _____ General Living Expenses (food, utilities, etc) \$ _____ Child Care / Education \$ _____ Other Fixed Expenses (life ins, tax, etc) \$ _____ Discretionary Expenses (dining, leisure, etc) \$ _____ <hr/> Total Expenses \$ _____
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Additional Income Information

Disposable Income

Lump sum / Bonus Payments _____ Next Payment due on _____ Frequency _____

Terms of Application

1. This application relates to Quote Number [] for an advance of \$[].
2. The information in this application is true and correct.
3. The motor vehicle dealer:
 - (a) has explained the type of product and payments required if this application is successful and those suit my objectives;
 - (b) has provided me with the Key Features of the agreement
4. BMW Financial Services New Zealand Limited (**BMW Financial Services**) is authorised to contact your employer, any credit reporting agency (**CRA**), any other person from whom you have borrowed money and any other source to obtain, check and exchange information you have provided in this application so that BMW Financial Services can verify your identity as well as assess this application and general creditworthiness. When BMW Financial Services provides information to a CRA, the CRA will hold that information on their systems and use it to provide their reporting service. The CRA may provide information sent to it to its other customers.
5. Your personal information may be held by BMW Financial Services electronically or in hardcopy on BMW Financial Services premises (in New Zealand or elsewhere) but in all cases BMW Financial Services will control that information. If your application is not approved or you decide not to proceed, BMW Financial Services will not retain any personal information.
6. If your application is approved and you enter into a credit agreement with BMW Financial Services, BMW Financial Services will store your personal information on the terms set out in the agreement you enter into with BMW Financial Services.
7. If the application is approved you and any guarantor authorise BMW Financial Services:
 - (a) to send any disclosure statement required to be provided to the email address specified in this application; and
 - (b) to send any other communication required by electronic mail to the address set out in this application and to any other address the borrower or guarantor directs BMW Financial Services to use; and
 - (c) at any time, to contact and provide any information about any agreement you have will enter with BMW Financial Services, including information about defaults under that agreement, to any person you have listed on the application form as a contact person or next of kin.
8. You agree that BMW Financial Services may provide you with unsolicited information about products and services related to motor vehicle financing in electronic form to the email address in this application.
9. Motor vehicle dealers and brokers are not authorised by BMW Financial Services to provide you with financial advice on behalf of BMW Financial Services in relation to Agreements. If you have received financial advice about the Agreements, you acknowledge and agree that advice has been provided to you by the motor vehicle dealer or broker and not BMW Financial Services.
10. BMW Financial Services makes all lending decisions. Motor vehicle dealers are agents of BMW Financial Services for the purpose of receiving and providing information between BMW Financial Services and the borrower.
11. If this application is successful and you enter an agreement, the motor vehicle dealer may receive commission from BMW Financial Services and you authorise the motor vehicle dealer who assisted you with this application to receive any information about the conduct or performance of the agreement you have entered into, including requesting an early repayment estimate.

Signature

Customer Name: _____ Nationality: _____

Signed: _____ Date: _____ | _____ | 20 _____