XCEDA

Application Form

Property Finance

About this loan

Amount required	$	Preferred term	months
Reason for loan	☐ Purchase Property	☐ Equity Release	
	☐ Renovate Property	☐ Funds for my Business	
Type of property	☐ Residential Property	☐ Residential (Lifestyle/Rural)	
	☐ Bare land	☐ Commercial	
Purpose of use	☐ Owner/Occupied	☐ Investment	
Property address			
Estimated value	$	(Attach any registered valuation available)	
Current Debt	$	Current Lender	
Who owns the property	☐ Individual/s	☐ Company	☐ Trust

Individual Owner/s

Name 1		IRD number	
Ownership	%		
Address			
DOB		Phone	Landline / Mobile
Email			
Name 2		IRD number	
Ownership	%		
Address			
DOB		Phone	Landline / Mobile
Email			

Company or Trust Owner

Legal name of Company or Trust

Company number | IRD number

Registered office

Physical location

Phone | Landline | Mobile

Email

Accountant | System ☐ Xero ☐ MYOB ☐ Other

Directors / Shareholders / Partners details

Name 1 | IRD number

Address

DOB | Phone | Landline | Mobile

Email

Name 2 | IRD number

Address

DOB | Phone | Landline | Mobile

Email

Personal statement of position (Please complete for each owner or director)

Assets	Applicant one	Applicant two
Your home	$	$
Investment property	$	$
Holiday home etc	$	$
Vehicle 1	$	$
Vehicle 2	$	$
Vehicle/other asset: Business	$	$
(Your equity)	$	$
Bank savings	$	$
Term deposits/bonds	$	$
Other bank accounts	$	$
Unit trusts	$	$
Shares (public companies)	$	$
Share details		
Any other assets (e.g. trusts)	$	$
	$	$
	$	$
	$	$

Liabilities		
Mortgage 1	$	$
Mortgage /other liability	$	$
Overdraft/s	$	$
HP/Loans	$	$
Credit card/s (total)	$	$
Any other debts	$	$
Details		

TOTALS		
Total assets	$ 0.00	$0.00
Total liabilities	$ 0.00	$0.00
Net equity	$ 0.00	$0.00

Personal income and expenditure

Monthly income	Applicant one	Applicant two
Taxable income (Gross salary/wages)	$	$
Any other income (Investment income etc)	$	$
Total Income	$	$

Monthly expenses		
Mortgage/rent/board	$	$
HP/Loans	$	$
Credit card/retail debt (total)	$	$
Living expenses	$	$
Child support	$	$
Life insurance	$	$
(amount of cover)	$	$
Other expenses	$	$
Further expenses	$	$
Total expenses	$	$
Monthly surplus	$	$

Signature required

		/ /
Applicant one signature	Title	Date
		/ /
Applicant two signature	Title	Date

Our terms and conditions

In accordance with the requirements of the Credit Reporting Privacy Code 2004, Xceda Finance Limited brings the following to your attention:

1. This application collects personal information about you.
2. The purpose for collecting this information is to assess your eligibility for the credit you are seeking.
3. The intended recipients of the information are Xceda Finance Limited and other providers of credit, credit reference, debt collection agencies, employer(s) both current and previous, research firms and direct marketing firms engaged by Xceda Finance Limited from time to time.
4. The information is being collected and will be held by Xceda Finance Limited.
5. You do not have to provide the information to us but if you do not provide all or any part of the information requested by Xceda Finance Limited your credit application may be declined.
6. You have rights under the Privacy Act 1993 and the Credit Reporting Privacy Code 2004 to access and correct any personal information about you held by Xceda Finance Limited.

By signing this form:

1. You authorise Xceda Finance Limited to obtain a credit report from a credit reporting agency or obtain such information from any credit providers, government agencies, and/or employer(s), accountant(s) or other persons (and you authorise such persons to provide to Xceda Finance Limited such information about you as is necessary for Xceda Finance Limited to consider whether to grant you credit, for the purposes of administration and protection of any credit provided and for the purposes of considering any future request from you for credit under any agreement.
2. You authorise Xceda Finance Limited to give a credit reporting agency certain personal information about you including:
   - Information which enables you to be identified;
   - The fact that you have applied for credit and the amount of credit;
   - Any payments which are overdue and for which we have started debt recovery action against you;
   - Information that you have , in our opinion, committed a serious credit infringement; and
   - Advice that you have fully repaid credit provided by Xceda Finance Limited.
3. You acknowledge that Xceda Finance Limited may give to a guarantor or proposed guarantor of your credit contract any information, including information about your credit worthiness, credit standing, credit history and credit capacity in connection with your loan account as is necessary for the enforcement or proposed enforcement of the guarantee.
4. You acknowledge that Xceda Finance Limited may give to a mortgage insurer such information about your credit worthiness, credit standing, credit history and credit capacity as is necessary for the assessment of the risk of defaulting under the mortgage insurance.
5. You authorise Xceda Finance Limited to disclose information about yourself to its related companies, credit reporting agencies and to other parties authorised and/or required by law to collect information an (if necessary) to any person assisting Xceda Finance Limited in the enforcement of any agreement between Xceda Finance Limited and yourself.
6. You authorise Xceda Finance Limited to use and disclose your information to help it provide or to tell you about other products or services which may interest you, for its internal administration processes and for the purpose of market or customer satisfaction research.
7. You acknowledge that any credit facility provided as a result of this application has been made on the basis of the answers and details recorded herein. If subsequently, these have been found to be untrue, you have obtained credit by fraudulent means and may face legal proceedings.
8. You acknowledge that if any subsequent loan is granted in your personal name(s) and as such the loan is for business purposes it shall not be subject to the provisions of the Credit Contracts Consumer Finance Act 2003 (CCCFA).
9. You authorise Xceda Finance or its agent to obtain information relating to your driver licence from the Land Transport NZ Driver Check service.
10. You authorise Xceda Finance or its agent to obtain information about yourself or your company from any Government Department or Authority including Inland Revenue, Ministry of Justice, The Police, and Customs and Excise.

Use of Personal Information:

You understand that Xceda Finance Limited may contact you by mail or telephone from time to time about its products and services and those of its corporate partners that may interest you.