

# Application Form

# Individual



**SKODA**  
Finance

Skoda Finance is a trading style of European Financial Services Limited and Euro Rate Leasing Limited. Level 1, 6 Mackelvie Street, Grey Lynn, Auckland 1021.  
Email: info@europeanfinance.co.nz

APPLICANT TYPE: (Select appropriate box)  Individual Customer(s)  Guarantor

## INDIVIDUAL INFORMATION *Individual Applicant / Guarantor Details (each of whom may be the person acting for the purpose of the Personal Property Security Act 1999)*

1. First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Citizenship: \_\_\_\_\_ Driver Licence No/Ver #: \_\_\_\_\_ / \_\_\_\_\_ Marital Status: \_\_\_\_\_ No. of Deps: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_ Business Phone: \_\_\_\_\_  
 Home E-mail: \_\_\_\_\_ Work E-mail: \_\_\_\_\_

Address & Tenancy:  Owner Unencumbered /  Owner Mortgage /  Renting /  Parents /  Other: \_\_\_\_\_

Current Address: \_\_\_\_\_ Years: \_\_\_\_\_

Previous Address: \_\_\_\_\_ Years: \_\_\_\_\_

Current Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_ Years: \_\_\_\_\_

Address: \_\_\_\_\_ Industry: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_ Years: \_\_\_\_\_

Nearest Relative: \_\_\_\_\_ Relationship: \_\_\_\_\_ Phone No: \_\_\_\_\_ Address: \_\_\_\_\_

## INDIVIDUAL FINANCIAL INFORMATION

Assets	Asset Value	Liability	Lender Name	Balance / Limit	Monthly Payment
Residence		Mortgage			
Investment Property		Mortgage			
Vehicles		Vehicle Loans			
Cash on Hand		Overdraft Limit			
House Contents		Personal Loans			
Other Asset		Credit Card Limit			
Other Asset		Credit Card Limit			
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>		<b>\$</b>	<b>\$</b>

Other (Please explain)

Monthly Income	Monthly	Household Monthly Expenses	Monthly Expenses
Income after tax		Rent / Board	
Partner income after tax		Fixed costs (incl. insurance, rates, body corporate fees)	
Other income (e.g., Kiwisaver)		Living expenses (incl. utilities, food & groceries, personal (incl. clothing & personal care), medical, transport expenses)	
Other Income (Rental income, dividends, investments, bonuses)		Vehicle costs (e.g., Insurance, fuel, WOF)	
Other (Please explain)		Regular savings and investments (e.g., Kiwisaver payments)	
		Frequently recurring costs (e.g., gym, entertainment)	
		Other (e.g., child support)	
		Tithing	
		Child-care	
		School fees	
<b>TOTAL INCOME</b>		<b>TOTAL ESTIMATED HOUSEHOLD EXPENSES</b>	

Other Information

Does any applicant plan or anticipate any change to their financial position over the term of the loan which may impact on their ability to make the proposed repayments under the loan? – If you have printed this, please answer YES OR NO, IF YES, PLEASE EXPLAIN.

Is any applicant over the limit in arrears or in hardship on any of their expenses and/or liabilities or has an adverse credit history? – If you have printed this, please answer YES OR NO, IF YES, PLEASE EXPLAIN.

**AML & PRIVACY AUTHORITY & STATEMENT**

So that European Financial Services Limited and/or Euro Rate Leasing Limited (us/we) can assess your application for credit and to verify your identity as required by the Anti-Money Laundering Laws, it is necessary for us to exchange personal information and make enquiries, hold, disclose and obtain your personal information to and from any bank, financial institution, credit reporter, government department (such as the Ministry of Justice) or government agencies (such as the New Zealand Transport Agency), insurance company, employer, or any other person or entity. **Do you authorise us to do this?**

If any information given by you or anyone else in relation to your application for credit is incorrect or if you, in relation to your application for credit, do not provide the authorisations/consents/certifications and the like below or give the information referred to in this AML & Privacy Authority then your application for credit might be declined. **Do you understand this?**

**If you are not the applicant, do you confirm** that you are authorised to provide the information required for the purposes of the application for credit, give the authorisations/consents/certifications and the like below or give the information referred to in this AML & Privacy Authority (for example, you are acting under a power of attorney)?

**Do you understand** that you are under no obligation to provide us with your driver licence or passport information and you do so voluntarily?

For the purposes of the Anti-Money Laundering Laws:

**Do you elect** to have your identification verified through the Department of Internal Affairs; New Zealand Transport Agency; Illion New Zealand Limited; Equifax New Zealand Information Services and Solutions Limited; Centrix Group Limited; and Aply Limited and the just mentioned entities related bodies corporate; their third party service providers (including Green ID Limited) and their third party systems?

**Do you consent** to those entities just mentioned above collecting, holding, using and disclosing personal information for identity verification purposes?

**Do you authorise** any of our related companies and your motor vehicle dealership, and any other dealership who you deal with now and in the future to (if required) access the personal information held by your dealership, the other dealerships just mentioned and the other entities mentioned above that verifies your identity under the Anti-Money Laundering Laws?

**Do you acknowledge** that where any identification checks are done using any of those entities mentioned above and/or the Department of Internal Affairs, that check will be regarded as having assisted in verifying your date of birth information?

Other important things:

**Do you understand** that you may access the personal information held by us, your motor vehicle dealership and any of our and their related companies and ask that the personal information be corrected in accordance with the provisions of the Privacy Act 2020?

**Do you certify** that the information you have given in your application for credit is correct?

**Do you agree & consent** to your motor vehicle dealership inputting the information in your application for credit (including information relating to this AML & Privacy Authority) into our online system?

Statement

***You are protected by responsible lending laws. Because of these protections, the recommendations given to you about the credit are not regulated financial advice.***

***This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.***

***You/I understand*** that any recommendations that may be given to you about the credit are not regulated financial advice.

***You/I understand*** the AML & Privacy Authority and understand that this allows us to obtain, hold, share and use your personal information in the manner referred to in the AML & Privacy Authority for various things and I give you the consents, confirmations, and authorisations (as the case may be) as set out in the AML & Privacy Authority.

\_\_\_\_\_  
 Customer / Guarantor (Introducer Name if Verbal taken) Dealership Name

\_\_\_\_\_  
 Signature (Customer, Guarantor or Dealer if Verbal taken)

\_\_\_\_\_  
 Date

**If you cannot send a signed copy of this form, email us to our email address above with:**

*I certify that the information I have given you in the application for credit is correct.*

*I have read and understood (including the Statement above) the AML & Privacy Authority and give you the consents, confirmations, and authorisations (as the case may be) as set out in the AML & Privacy Authority.*