



FINANCE LIMITED

Wroxton Finance Ltd & Curzon Capital Ltd, The Lenders

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APPLICANTS' NAME/S:

BORROWERS' NAME/S:
(if different)

CONTACT DETAILS:

Name

Phone Number

Email

Mobile Number

LOAN AMOUNT required: \$

DETAILS OF THE PROPERTY(S) AVAILABLE FOR SECURITY

Address(es)

Owner's Name

Owner's IRD #

BORROWER'S SOLICITOR'S DETAILS

Solicitor's Name

Solicitor's Firm

Address

Contact Number

Email Address

APPLICANT – Personal information

Mr Mrs Ms Miss Other

Surname

First Name(s)

Date of Birth

Identification (Driver's Licence / Passport) Occupation

Number of Dependants IRD #

Country of Tax Residence

Full Residential Address

Postal Address (if different from above)

Home Phone Business Phone

Mobile

Email Address

JOINT APPLICANT – Personal information

Mr Mrs Ms Miss Other

Surname

First Name(s)

Date of Birth

Identification (Driver's Licence / Passport) Occupation

Number of Dependants IRD #

Country of Tax Residence

Full Residential Address

Postal Address (if different from above)

Home Phone Business Phone

Mobile

Email Address

If Borrower is TRUST

Full Name of Trust

IRD # of Company Country of Tax Residence

Full Name of Trustees, Settlers and Appointors

Address of Trust

If Borrower is a COMPANY, details are:

Company Name Company #

IRD # of Company Country of Tax Residence

Monthly Income and Expenditure

MONTHLY INCOME

	Annual Gross	Monthly Net
Applicant 1	_____	_____
Wage / Salaries	_____	_____
Self-Employment	_____	_____
Self-Employment Add Backs	_____	_____
Other	_____	_____
	_____	_____
Total:		

MONTHLY EXPENDITURE

Other Mortgage Repayment(s)	_____
Other Loan Repayment(s)	_____
Overdraft	_____
Other Liabilities	_____
TOTAL PAYMENTS	

Joint Applicant

Wage / Salaries	_____	_____
Self-Employment	_____	_____
Self-Employment Add Backs	_____	_____
Other	_____	_____
	_____	_____
Total:		

Total Gross Rental Income

Monthly

\$

TOTAL MONTHLY INCOME (A)

\$

ASSETS**PROPERTIES OWNED**

Addresses & Brief Description	Assessed Value
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

BANK ACCOUNTS & DEPOSITS

Bank _____	\$ _____
Bank _____	\$ _____
	\$ _____

**DETAILS OF INVESTMENTS / SHARES
KIWISAVER**

\$ _____

\$ _____

INSURANCE POLICIES

Sum assured \$ _____ s/v \$ _____

Sum assured \$ _____ s/v \$ _____

OTHER ASSETS, MOTOR VEHICLES ETC.

_____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL ASSETS \$

LIABILITIES**MORTGAGES / LOANS**

Lender's Name	Amount Owing
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

OVERDRAFT / FLEXIBLE FACILITIES

Bank Limit _____ Balance \$ _____

Bank Limit _____ Balance \$ _____

CREDIT CARDS

Company Limit \$ _____ Balance \$ _____

Company Limit \$ _____ Balance \$ _____

OTHER LIABILITIES / LOANS

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL LIABILITIES

Surplus Amount

To agree with Total Assets

TOTAL LIABILITIES	\$ <input style="width: 100%; height: 20px;" type="text"/>
Surplus Amount	\$ <input style="width: 100%; height: 20px;" type="text"/>
To agree with Total Assets	\$ <input style="width: 100%; height: 20px;" type="text"/>

PRIVACY STATEMENT

In this statement “you” means any party named as a Borrower or Guarantor, each trustee or beneficiary of any Trust that is a Borrower or Guarantor and each director and shareholder of any Company named as Borrower or Guarantor.

Wroxton Finance Limited and Curzon Capital Limited (“the Lender”) understands that your privacy is important to you. It is important to us too. We are bound by the Privacy Act 2020 and we are committed to protecting your privacy and letting you know what we do with your personal information.

1 What personal information do we collect?

We only collect Personal Information that we need to:

- provide our products and services to you and to run our business;
- enforce our legal rights to recover any moneys owed to us; and
- comply with any relevant legislation.

The Personal Information we collect can include details of your assets and liabilities, income and expenses, employment, credit history, IRD number, outstanding fines, date of birth, proof of identity, contact details and any information required to comply with the Lender’s obligations under relevant legislation such as the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

2 How we use your personal information

We collect hold use and disclose Personal Information about you for the following purposes:

- enabling us to communicate with you;
- providing products or services that you have requested and recommending products or services that may be right for you;
- ascertaining at any time your creditworthiness and eligibility in connection with a loan application;
- enabling us to conduct credit checks on you via credit reference agencies;
- providing credit reference agencies with information regarding any application for credit or default in the observance of any of your obligations relating to any loan which the credit reference agency will then use for their credit reporting service;
- administering your loan accounts and enforcing our legal rights in relation to your loans and the securities held by us;
- complying with our obligations under all relevant legislation.

3 Who we collect personal information from

We can get personal information from:

- Credit reference agencies;
- Your insurer, finance broker, lawyer, accountant or other professional advisors;
- Your other creditors;
- Publically available sources, Land Information New Zealand, the Personal Property Securities Register and the NZ Transport Agency;
- Your employer

4 Who we provide personal information to

- Our employees and professional advisors and any third parties we engage to assist us if we are taking enforcement action;
- Credit reference agencies;
- Your insurer, finance broker, lawyer, accountant or other professional advisors;
- Our external auditors, regulatory or government bodies if required to comply with relevant legislation;
- Any other parties to your loan facility;
- Any potential assignee or sub mortgagee of your loan facility;

- Any party providing products or services in relation to refinancing your loan.

5 Keeping your personal information safe

Your Personal Information is held by the Lender at its principal place of business and is also stored electronically on a cloud based third party data storage provider. We train our staff on how to keep your information secure and we take all reasonable steps to keep your information safe and to stop viruses and unauthorised people accessing our records. We only keep personal information for as long as we need it or for as long as the law requires us to keep it. Any information we no longer require is destroyed.

If there is a privacy breach we will immediately assess the nature of the breach and we will take all steps to prevent any further breach or harm. We will advise the appropriate authorities including the Privacy Commissioner and advise you if you are affected.

If you believe that there has been a privacy breach please notify us immediately.

6 Accessing, updating and correcting your personal information

You have a right of access to your Personal Information and may request that it be amended or updated at any time.

If you would like to ask for a copy of the Personal Information we hold for you or if you have a privacy question then please contact us by email at john@wroxtonfinance.co.nz

7 Your Rights

You do not have to provide us with the Personal Information that we request but if you don't then we may not be able to give (or continue to provide you with) a product or service that you have requested.

If you are not happy with the way we handle your Personal Information or you have a query regarding privacy then please contact us by email at john@wroxtonfinance.co.nz and we will try to address your concerns.

If you then feel that your issue has not been satisfactorily addressed, you can refer the issue (free of charge) to our independent dispute resolution scheme or the Office of the Privacy Commissioner at:

Privacy Commissioner
P O Box 10 094
Wellington 6143
Phone 0800 803 909.
Email enquiries@privacy.org.nz

You acknowledge that you have read and understood this Privacy Statement and agree to and authorise the Lender to deal with your Personal Information as detailed in this Privacy Statement.

APPLICANT'S NAME: _____ **SIGNED:** _____ **DATE:** _____

JOINT APPLICANT'S NAME: _____ **SIGNED:** _____ **DATE:** _____

GUARANTOR'S NAME: _____ **SIGNED:** _____ **DATE:** _____