

ficofinance

Fast. Easy. Banker Free.

FAST, EASY, BANKER-FREE BUSINESS LOAN

LOAN INFORMATION & APPLICATION FORM



We are not bankers

Also available online at www.fico.co.nz

A LITTLE BIT ABOUT US



Did we mention we're not bankers?

Fico Finance is a Nelson business run by professional business people, not a bank run by a bunch of bankers. For over 15 years we have been saying 'yes' when businesses just like yours have asked us for a loan between \$5,000 and \$450,000. That's because, just like you, we only make money when we **do** business.



We respond fast

No one likes to be kept waiting around for a decision, which is why we endeavour to give you an answer within 24 hours. In some cases we might need to complete a site visit, and loans over \$50K require the Directors' sign-off, but rest assured, you will have heard from us within 24 hours of delivering this completed application form.



You talk to the decision makers

Because you deal with the decision makers at Fico, there's no unnecessary red tape or annoying delays in getting approval. This also means we can tailor your loan to suit your specific situation. On top of that, this application form only contains the essential information we need to make an informed decision.

Want to know what our customers say about us?

You can read a whole bunch of testimonials from our very satisfied customers on our website: www.fico.co.nz

HOW TO APPLY FOR A FAST, EASY AND BANKER-FREE BUSINESS LOAN.

1. Fill out the application form below

Once you have filled out the Application Form, experience has taught us that it pays to double check it. Please ensure that you have correctly completed everything and all the required information is on the form or attached. Once that's done, deliver it to us and we can get the loan process underway. It's as easy as that.

2. Please read and complete:

For Fico Finance to approve your loan application, we need the following:

- This application form, fully completed
- Photo ID of all applicants
- A set of business accounts, no older than 6 months
- Details of your loan security.

Please note: Fico Finance does not process unsecured loans, and we accept vehicles and property as primary security.

Any questions?

If you have any questions regarding your business loan do not hesitate to contact us.

Fico Finance: 173 Hardy Street, Nelson (opposite the Nelson Museum)

Phone 03 548 9932 www.fico.co.nz

START HERE

ABOUT THIS LOAN

Amount required: \$ _____ Preferred term: _____ months
(Max 36 months)

Reason for loan: _____

Brief nature of the business enterprise: _____

How did you hear about Fico? _____

APPLICATION

About the Business:

Legal name of business: _____

Company number: _____

IRD number: _____

Registered office: _____

Physical location: _____

Phone number/s: Landline: _____ Mobile: _____

Email: _____

Your accountant: _____

Directors / Shareholders / Partners details:

Name: _____ IRD No: _____

Address: _____ DOB: _____

Phones: Landline: _____ Mobile: _____

Name: _____ IRD No: _____

Address: _____ DOB: _____

Phones: Landline: _____ Mobile: _____

Name: _____ IRD No: _____

Address: _____ DOB: _____

Phones: Landline: _____ Mobile: _____

Name: _____ IRD No: _____

Address: _____ DOB: _____

Phones: Landline: _____ Mobile: _____

STATEMENT OF POSITION

Directors / Shareholders / Partners

ASSETS	Applicant one	Applicant two
Your home	\$ _____	\$ _____
Investment property	\$ _____	\$ _____
Holiday home, etc:	\$ _____	\$ _____
Vehicle 01:	\$ _____	\$ _____
Vehicle 02:	\$ _____	\$ _____
Vehicle/other asset:	\$ _____	\$ _____
Business (your equity)	\$ _____	\$ _____
Bank savings:	\$ _____	\$ _____
Term deposits/bonds:	\$ _____	\$ _____
Other bank accounts:	\$ _____	\$ _____
Unit trusts:	\$ _____	\$ _____
Life assurance (cash value):	\$ _____	\$ _____
Sum insured:	\$ _____	\$ _____
Shares (public companies):	\$ _____	\$ _____
Share details:	_____	_____
Any other assets:	\$ _____	\$ _____
	\$ _____	\$ _____
Total Assets:	\$ _____	\$ _____

LIABILITIES		
Mortgage 01:	\$ _____	\$ _____
Mortgage/other liability:	\$ _____	\$ _____
Overdraft/s:	\$ _____	\$ _____
HP/Loans:	\$ _____	\$ _____
Credit card/s (total):	\$ _____	\$ _____
Any other debts:	\$ _____	\$ _____
Details:	_____	_____
Total Liabilities:	\$ _____	\$ _____

TOTALS		
Total Assets:	\$ _____	\$ _____
Total Liabilities:	\$ _____	\$ _____
Net Equity:	\$ _____	\$ _____

DRAFT BUSINESS BALANCE SHEET

OR provide a set of accounts no older than 6 months. Please attach them here.

Business name: _____

ASSETS		LIABILITIES	
Bank (name):	\$ _____	Bank loans:	\$ _____
Stock (owned by you):	\$ _____	Overdraft:	\$ _____
Plant and equipment:	\$ _____	Term loan:	\$ _____
Debtors (A/R):	\$ _____	Mortgages:	\$ _____
Vehicle 01:	\$ _____	Creditors (A/P):	\$ _____
Vehicle 02:	\$ _____	Other loans:	\$ _____
Vehicle 03:	\$ _____		\$ _____
Investments:	\$ _____		\$ _____
Other bank accounts:	\$ _____	Credit card debt:	\$ _____
Other assets:	\$ _____		\$ _____
	\$ _____		\$ _____
	\$ _____	Any other debt:	\$ _____
	\$ _____		\$ _____
	\$ _____		\$ _____
Total Assets:	\$ _____	Total Liabilities:	\$ _____

NET EQUITY

Total Assets less Total Liabilities = \$ _____

Notes: (You may wish to add some notes relevant to the information supplied above.)

SIGNATURE REQUIRED

I hereby authorise Fico Finance Limited or its agents/assignees to obtain any information they require so that they can make an informed decision relating to the granting of any credit pertaining to this application.

Signed: _____ Title: _____ Date: _____

OUR TERMS & CONDITIONS

In accordance with the requirements of the Credit Reporting Privacy Code 2004, Fico 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 Fico 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 Fico Finance Limited from time to time.
4. The information is being collected and will be held by Fico 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 Fico 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 Fico Finance Limited.

By signing this form:

1. You authorise Fico 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 Fico Finance Limited such information about you as is necessary for Fico 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 Fico 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 Fico Finance Limited.
3. You acknowledge that Fico 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 Fico 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 Fico 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 and (if necessary) to any person assisting Fico Finance Limited in the enforcement of any agreement between Fico Finance Limited and yourself.
6. You authorise Fico 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 Fico Finance or its agent to obtain information relating to your driver licence from the Land Transport NZ Driver Check service.
10. You authorise Fico 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 Fico 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.

SIGNATURE REQUIRED

Signed: _____ Title: _____ Date: _____