

Freedom Business Loan



Loan information and application form

Freedom Business Loan

Fico Finance is a Nelson owned and operated finance company that knows it's the small things that make a BIG difference to you, the business owner.

Why a Fico Freedom Business Loan?

We ARE head office, so we can offer;

- Quick turnaround in your loan processing time.
- Tailor made loan for your business and situation.
- Flexibility with your changing circumstances.
- We always know who you are.

It is our intention to make securing a Freedom Business Loan as easy as possible. Our loan application contains essential information that we require to assess your individual situation and help us reach a successful outcome for everyone. To make the process as quick as possible it is imperative that you complete the form correctly, the more information you can supply, the quicker we can begin.

You've read all the advantages of dealing with a small, independent company such as Fico Finance. But

rest assured we are BIG enough to offer comprehensive help with your financial situation.

Whether you require assistance with a cash flow problem, or need to purchase equipment to implement your expansion plans, Fico can help with a Freedom Business Loan.

Go ahead, fill out the loan application and discover for yourself why a business loan from Fico Finance is called a Freedom Business Loan.



How to apply for your Freedom Business Loan

You will find your Freedom Business Loan application on the following pages within this document. Just complete it and deliver it to us on the 1st floor Alma House, 134 Bridge Street and your loan process can begin within minutes.

A Freedom Business Loan - do it once, do it right.

Please remember to take the time to read the loan application form thoroughly and check it is completed correctly so we can start the loan approval process immediately.

If you have any questions regarding Fico or your Freedom Business Loan do not hesitate to contact us or visit our web site. **www.fico.co.nz**
Phone: 03 548 9932 Fax: 03 548 9934 Email: loans@fico.co.nz

Don't just take our word for it.

Fico were so easy to talk to. They have such practical business and valuable financial knowledge, and they are really motivated to help you find a suitable solution. Being a Nelson business means they can also take into consideration a person's character and local standing when it comes to finding that perfect financial solution. They are a finance company where it's not all just about the money. Fico Finance have real heart and I would recommend them, majorly.

Mike Harvey
Real Estate Agent

From the first meeting, Fico Finance asked all the right questions and they offered valuable suggestions regarding financial structure. In all of our ongoing business relationships, I have found Fico Finance to be honest, straight forward and enjoyable to work with. I have no hesitation in recommending them. Our ongoing business relationship works well for both parties, and it is a relationship that I hope continues for some time to come.

Mike Brady
Coastal Group



How did you hear about Fico? _____

Legal Name of Operation: _____

Company Number: _____

IRD Number: _____

Registered Office: _____

Physical Location: _____

Accountant: _____

Mailing Address: _____

Telephone No: _____ Email: _____

Mobile No(s): _____ Fax No: _____

Directors / Shareholders / Partners: _____

Name: _____ Phone: _____ Cellphone: _____

Address: _____ IRD: _____

Drivers Licence ID: 5a _____ 5b _____ Email: _____

DOB: _____ Next of Kin: _____ N.o.K Phone: _____

N.o.K Address: _____ N.o.K Email: _____

Name: _____ Phone: _____ Cellphone: _____

Address: _____ IRD: _____

Drivers Licence ID: 5a _____ 5b _____ Email: _____

DOB: _____ Next of Kin: _____ N.o.K Phone: _____

N.o.K Address: _____ N.o.K Email: _____

Name: _____ Phone: _____ Cellphone: _____

Address: _____ IRD: _____

Drivers Licence ID: 5a _____ 5b _____ Email: _____

DOB: _____ Next of Kin: _____ N.o.K Phone: _____

N.o.K Address: _____ N.o.K Email: _____

Paid Up Capital (If Company): _____

Loan amount required?
\$ _____

Term preferred: (Max 36 Months)
_____ Months

Reason for loan: _____

Brief nature of the Business Enterprise: _____

Statement of Position form (Shareholders / Directors / Partners)

Applicant 1

Assets

Bank Savings _____
Home _____
Investment Property _____
Holiday Home etc _____
Vehicles _____

Business (Your Equity) _____

Other Assets: _____

Total Assets: _____

Investments

Term Deposits / Bonds _____
Other Bank Accts _____
Unit Trusts _____
Life Assurance (Cash Value) _____
Sum Insured: _____
Shares in Public Companies _____
Details _____

Liabilities

Mortgage(s) _____

Overdraft _____
HP / Loans _____
Other Loans _____

Credit Cards

Visa _____
Mastercard _____
Diners _____
Amex _____
Other _____

Total Liabilities _____

Total Assets _____

Net Equity _____

Applicant 2

Assets

Bank Savings _____
Home _____
Investment Property _____
Holiday Home etc _____
Vehicles _____

Business (Your Equity) _____

Other Assets: _____

Total Assets: _____

Investments

Term Deposits / Bonds _____
Other Bank Accts _____
Unit Trusts _____
Life Assurance (Cash Value) _____
Sum Insured: _____
Shares in Public Companies _____
Details _____

Liabilities

Mortgage(s) _____

Overdraft _____
HP / Loans _____
Other Loans _____

Credit Cards

Visa _____
Mastercard _____
Diners _____
Amex _____
Other _____

Total Liabilities _____

Total Assets _____

Net Equity _____

Draft Business Balance Sheet for your Company or Partnership

(For use where computer generated accounts are not attached hereto)

Business Name: _____

Assets

Bank (Name) _____

Stock (Owned by you) _____

Plant & Equipment _____

Debtors (A/R) _____

Vehicles _____

Other Assets: _____

Liabilities

Bank Loans _____

Overdraft _____

Term Loan _____

Mortgages _____

Creditors (A/P) _____

Other Loans _____

Investments

Other Bank Accts _____

Other Investments _____

Total Assets _____

Credit Cards

Visa _____

Mastercard _____

Diners _____

Amex _____

Other _____

Total _____

Liabilities _____

Net Equity _____

(=Assets - Liabilities)

Notes: (You may wish to add some notes relative to your information given above.)

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 by _____ Date _____

Title _____

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. I authorise Fico Finance or its agent to obtain information relating to my driver licence from the Land Transport NZ Driver Check service.
10. I authorise Fico Finance or its agent to obtain information about myself or my 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.

Signed _____ Name _____ Date _____

fico finance
We lend money.

www.fico.co.nz

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