

CREDIT APPLICATION

Unit 7B, 303 Blenheim Road, Riccarton, Christchurch
 PO Box 8669, Christchurch.8440 Telephone: 03 348 1080 Fax: 03 348 1082



Rural Livestock Finance Ltd

Sole Trader **Company** **Partnership** **Trust**

Applicant ("You")	Incorporation No.
Business address	Postal address (if different)

Individual 1 (Director/Trustee/Partner/Sole Trader)

Individual 2 (Director/Trustee/Partner/Shareholder)

Title	Surname	First name	Second name	Title	Surname	First name	Second name
Address				Address			
			Years at address				Years at address
Previous address			Years at address	Previous address			Years at address
Date of birth / /		Driver licence no		Date of birth / /		Driver licence no	
Marital status		Telephone		Marital status		Telephone	
Fax		Mobile		Fax		Mobile	
Email		Occupation		Email		Occupation	

Individual 3 (Director/Trustee/Partner/Shareholder)

Individual 4 (Director/Partner/Trustee/Shareholder)

Title	Surname	First name	Second name	Title	Surname	First name	Second name
Address				Address			
			Years at address				Years at address
Previous address			Years at address	Previous address			Years at address
Date of birth / /		Driver licence no		Date of birth / /		Driver licence no	
Marital status		Telephone		Marital status		Telephone	
Fax		Mobile		Fax		Mobile	
Email		Occupation		Email		Occupation	

Finance sought

Purpose of loan For purchase of sheep / cattle (cross out one)	Transaction details (if known) Head _____ Price _____	When finance required / /	Expected term _____ months	Total finance sought \$ _____
--	---	------------------------------	-------------------------------	----------------------------------

Farming details

Address where stock will be kept	Any party(ies) that you have currently given security over your stock to?	GST registered? Yes / No	Hectares	Stock units	Approx. annual gross income \$ _____
----------------------------------	---	-----------------------------	----------	-------------	---

Statement of Financial Position

Completed below

Forwarded separately

Assets		Liabilities	
Land and Buildings (G.V.)	\$ _____	Mortgage on property	\$ _____
Cash at bank	\$ _____	Overdraft limit	\$ _____
Investments	\$ _____	Finance owing on vehicles, plant, etc	\$ _____
Motor vehicles	\$ _____	Credit card limits	\$ _____
Plant & equipment	\$ _____	Other (specify) _____	\$ _____
Livestock	\$ _____		\$ _____
Other (specify)	\$ _____		
Total	\$ _____	Total	\$ _____

Name of party who own farming property? _____ (eg family trust, company or other party)

Lease commitments \$ _____ pa Other commitments _____

Provision of loan

By signing this application form, you are applying on the terms set out below for a loan from Rural Livestock Finance Limited ("RLF"). RLF may, in its discretion, accept or decline your application. If your application is accepted by RLF, the terms of the loan will be governed by a separate loan agreement to be entered into between you and RLF ("Loan Agreement"). However, you will also continue to be bound by the Standard Security Terms referred to below. You declare that any loan advances made available to you or for your account by RLF will only be used by you for the purpose of purchasing livestock for use in your business.

The terms of this application, the Loan Agreement and the Standard Security Terms are subject to amendment by RLF in the manner described in the Standard Security Terms.

Grant of Security Interest

In consideration of RLF's agreement (subject to approval of this application) to advance the loan and to secure your obligations to RLF, including the obligation to repay all amounts owing from time to time by you to RLF, you hereby grant in favour of RLF a security interest in all your present and after acquired livestock (whether dairy, deer, cattle, sheep or any other livestock), any progeny of such livestock and all proceeds of such livestock and progeny and also in the security account established or to be established in accordance with the Loan Agreement. The terms and conditions applicable to such security interest are set out in RLF's Standard Security Terms. You waive any right to receive a verification statement in respect of any financing statement registered in respect of the security interest granted by you in this application and the Standard Security Terms.

By signing this application, you and each person who signs this application (each an "applicant") acknowledge having received a copy of RLF's Standard Security Terms and agree to be bound by such Standard Security Terms with effect from the date of this application.

Privacy Act 1993

Each applicant understands that they are providing certain personal information about themselves and, where applicable, any director, officer or other individual connected with them so that RLF may process the loan application, assess each applicant's creditworthiness and administer the loan account, if approved.

For these purposes each applicant acknowledges and agrees that:

- RLF may make such credit reference inquiries about the applicant as RLF considers appropriate, including from the applicant's bank, solicitors, insurers and financial advisers;
- RLF may contact and provide the applicant's personal information to any credit agency;
- credit agencies will give RLF information about the applicant;
- credit agencies will hold that personal information on their systems and use it to provide their credit reporting services;
- credit agencies may give that information to other customers of theirs;
- RLF may in the future use credit reporting services of any credit agency for purposes related to the provision of credit to or at the request of any of the applicants. This may include using monitoring services to receive updates if any of the information held about the applicant changes;
- if the applicant defaults in its payment obligations to RLF, information about that default may be given to any credit agency, and they may give information about such default to other customers of theirs;
- each applicant has rights under the Privacy Act 1993, to access the personal information about the applicant held by RLF or any credit agency and may request correction of that information;
- RLF may also disclose information about each applicant (including details of any defaults in the applicant's obligations) to any guarantor, government agency, debt collection agency, related entity of RLF, insurance arranger or underwriter and organisation to whom RLF outsources any of its operations, for the above purposes. These organisations may be located outside New Zealand.

Declaration

Each applicant declares that:

- the information given in this form is true and correct;
- the applicant is not insolvent, an undischarged bankrupt, has not previously been bankrupt and there are no outstanding judgments against the applicant;
- the applicant is unaware of anything that may adversely affect your ability to fulfil your obligations under the proposed loan agreement between you and RLF.

Counterpart Execution

This application may be signed in one or more counterparts, which will together constitute a single application. A person may sign this application by signing any such counterpart and delivering the signed counterpart to RLF (whether by personal delivery, post, fax or email)

Companies:

_____	Date / /	_____	Date / /
Director's signature		Director's signature	

Sole Traders/Partnerships/Trusts/Guarantors:

_____	Date / /	_____	Date / /
Signature		Signature	
_____		_____	
Name		Name	

_____	Date / /	_____	Date / /
Signature		Signature	
_____		_____	
Name		Name	