

## HOW IT WORKS

### Who we are and how we operate

Credit Capable have been supplying Fast and Friendly Finance Since 1998. We have a Quick and Easy system, and have included this information to give you a clear understanding of your application process.

### Fill out this application form

- To speed up your application use a **BLACK PEN** and **PRINT IN CAPS**.
- This business application form will ask for more or less information, depending on the size of your business and required purchase price.
- We will generally need at least one trade reference on your application.

### Send to Credit Capable

- Fax to : (0800) 329 555.
- Scan and E-Mail to : applications@creditcapable.co.nz.
- Post to : Credit Capable Limited | P.O. Box 31-720 | Milford | Auckland 0741.

- Please make sure you are available on the contact phone numbers you supply in this application form.

### Your approval and contract

- We will contact you to confirm your application and approval.\*
- You will need to contact your dealer and verify the detail and price if you require changes to your purchase.

### The contract for your purchase

- We will send the contract to you or your dealer.
- Any deposit is payable to the dealer.
- A copy of the contract will be provided to you.
- Your signed contract is to be sent to:

E-Mail : contracts@creditcapable.co.nz

Post : Credit Capable | P.O. Box 31-720, Milford, Auckland 0741.

### Your repayments

- Weekly, Fortnightly or Monthly payments will start via form supplied.
- OR you will receive a welcome letter after your contract is lodged, giving you all the information required to make your own arrangements with your bank.\*\*

## FREQUENTLY ASKED QUESTIONS

### Lease to Own - (Accounting Term = Financial Lease)

Claim all the G.S.T. at the beginning of your term.  
"Your business will own the goods"

The goods are shown as an asset and should be depreciated.  
The purchase will show on your balance sheet as a liability.

### RENTAL - (Accounting Term = Operating Lease)

Claim G.S.T on each monthly payment during your term.  
"Your business will not automatically own the goods"

The goods are not shown as an asset as payments are treated as an expense.  
It will not show on your balance sheet as a liability.

### Q - Lease to Own and Rental. - What is the difference?

A - Primarily tax treatment and ownership.

### Q - Can I pay off my loan early?

### Q - Can I make balloon payments?

### Q - Can I upgrade during my term?

A - Yes - Yes - Yes !!!

### Q - What interest rate will I be charged?

A - Current rates are available in the business finance area of our website.  
www.creditcapable.co.nz

Phone (09) 410 5554 - (0800) 74 11 11

## PAYMENT GUIDE

( \$500 - Millions ) | NO Deposit / Rental or 15% Deposit\*

TOTAL Exc G.S.T	TOTAL Inc G.S.T	NO Deposit	Monthly Payments - INC G.S.T.				
			6 Mths	12 Mths	18 Mths	24 Mths	36 Mths
\$ 1,000	\$ 1,150		202	106	74	58	42
\$ 1,100	\$ 1,265		222	116	81	63	46
\$ 1,200	\$ 1,380		243	127	88	69	50
\$ 1,300	\$ 1,495		263	137	96	75	54
\$ 1,400	\$ 1,610		283	148	103	81	59
\$ 1,500	\$ 1,725		303	159	110	87	63
\$ 1,600	\$ 1,840		323	169	118	92	67
\$ 1,700	\$ 1,955		344	180	125	98	71
\$ 1,800	\$ 2,070		364	190	133	104	75
\$ 1,900	\$ 2,185		384	201	140	110	80
\$ 2,000	\$ 2,300		404	211	147	115	84
\$ 2,100	\$ 2,415		424	222	155	121	88
\$ 2,200	\$ 2,530		445	233	162	127	92
\$ 2,300	\$ 2,645		465	243	169	133	96
\$ 2,400	\$ 2,760		485	254	177	138	100
\$ 2,500	\$ 2,875		505	264	184	144	105
\$ 2,600	\$ 2,990		526	275	191	150	109
\$ 2,700	\$ 3,105		546	285	199	156	113
\$ 2,800	\$ 3,220		566	296	206	162	117
\$ 2,900	\$ 3,335		586	307	214	167	121
\$ 3,000	\$ 3,450		606	317	221	173	126
\$ 3,500	\$ 4,025		707	370	258	202	147
\$ 4,000	\$ 4,600		809	423	295	231	167
\$ 4,500	\$ 5,175		910	476	331	260	188
\$ 5,000	\$ 5,750		1011	529	368	288	209
\$ 5,500	\$ 6,325		1112	581	405	317	230
\$ 6,000	\$ 6,900		1213	634	442	346	251
\$ 6,500	\$ 7,475		1314	687	479	375	272
\$ 7,000	\$ 8,050		1415	740	516	404	293

  

TOTAL Exc G.S.T	TOTAL Inc G.S.T	15.0% Deposit	Monthly Payments - INC G.S.T.				
			6 Mths	12 Mths	18 Mths	24 Mths	36 Mths
\$ 1,000	\$ 1,150	150	176	92	64	50	36
\$ 1,100	\$ 1,265	165	193	101	70	55	40
\$ 1,200	\$ 1,380	180	211	110	77	60	44
\$ 1,300	\$ 1,495	195	229	119	83	65	47
\$ 1,400	\$ 1,610	210	246	129	90	70	51
\$ 1,500	\$ 1,725	225	264	138	96	75	55
\$ 1,600	\$ 1,840	240	281	147	102	80	58
\$ 1,700	\$ 1,955	255	299	156	109	85	62
\$ 1,800	\$ 2,070	270	316	165	115	90	66
\$ 1,900	\$ 2,185	285	334	175	122	95	69
\$ 2,000	\$ 2,300	300	352	184	128	100	73
\$ 2,100	\$ 2,415	315	369	193	134	105	76
\$ 2,200	\$ 2,530	330	387	202	141	110	80
\$ 2,300	\$ 2,645	345	404	211	147	115	84
\$ 2,400	\$ 2,760	360	422	221	154	120	87
\$ 2,500	\$ 2,875	375	439	230	160	125	91
\$ 2,600	\$ 2,990	390	457	239	167	130	95
\$ 2,700	\$ 3,105	405	475	248	173	135	98
\$ 2,800	\$ 3,220	420	492	257	179	140	102
\$ 2,900	\$ 3,335	435	510	267	186	145	106
\$ 3,000	\$ 3,450	450	527	276	192	150	109
\$ 3,500	\$ 4,025	525	615	322	224	176	127
\$ 4,000	\$ 4,600	600	703	368	256	201	146
\$ 4,500	\$ 5,175	675	791	414	288	226	164
\$ 5,000	\$ 5,750	750	879	460	320	251	182
\$ 5,500	\$ 6,325	825	967	506	352	276	200
\$ 6,000	\$ 6,900	900	1055	552	384	301	218
\$ 6,500	\$ 7,475	975	1143	597	416	326	237
\$ 7,000	\$ 8,050	1050	1230	643	448	351	255

\*INSURANCE EXCLUDED, NORMAL CREDIT CAPABLE CREDIT CRITERIA AND BOOKING FEE WILL GENERALLY APPLY.  
\*\*QUOTED REPAYMENTS ARE AN INDICATIVE GUIDE ONLY AND WILL VARY ACCORDING TO APPLICATION.



Phone (09) 410 5554 - (0800) 74 11 11 | P.O. Box 31-720, Milford, Auckland 0741  
FAX (0800) 329 555 | www.creditcapable.co.nz

# BUSINESS FINANCE

## APPLICATION FORM

Make balloon payments

Upgrade during your term

Lease to Own and Rental Options

# Credit Capable

Finance Made Easy - Since 1998



P.T.O. FOR PAYMENT GUIDE



Credit Capable

PH (0800) 74 11 11 | FAX (0800) 329 555

# BUSINESS APPLICATION

PRINT CLEARLY, use a BLACK PEN and answer all questions in FULL | Fax your filled out application form or post to P.O. Box 31-720, Millford, Auckland 0741

DEALER NAME:		CASH PRICE INC G.S.T.:		DEPOSIT AMOUNT:	
DEALER PH:	GOODS SOLD ARE:	NEW <input type="checkbox"/>	SECOND HAND <input type="checkbox"/>		
SALES NAME:	TERM REQUIRED (MONTHS):	6 <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/>			
SALES E-MAIL:	FINANCE TYPE:	LEASE TO OWN <input type="checkbox"/>		RENTAL <input type="checkbox"/>	
SALES DDI:	FREQUENCY OF PAYMENTS:	WEEKLY <input type="checkbox"/>	FORTNIGHTLY <input type="checkbox"/>	MONTHLY <input type="checkbox"/>	
TRADING TYPE:	INC COMPANY <input type="checkbox"/>	PARTNERSHIP <input type="checkbox"/>	SOLE TRADER <input type="checkbox"/>	TRUST <input type="checkbox"/>	INC. SOCIETY <input type="checkbox"/>
FULL LEGAL NAME:	I.R.D. / G.S.T. No:				
TRADING NAME:	COMPANY No:				
TRADING ADDRESS:	SUBURB:		CITY:		
P.O. BOX No:	SUBURB:		CITY:		
WORK TELEPHONE No: ( 0 )	WORK FACSIMILE No: ( 0 )				
NATURE OF BUSINESS:	TOTAL YEARS TRADING:				
PREMISES:	RENT / LEASE <input type="checkbox"/>	OWN <input type="checkbox"/>	HOME OFFICE <input type="checkbox"/>	NUMBER OF EMPLOYEES:	
BANK:	INSURANCE:				
ANNUAL TURNOVER:	(APPROX)	PROFIT (PRE-TAX):	SHAREHOLDERS EQUITY:		(APPROX)
ACCOUNTANT :	PHONE: ( 0 )				
TRADE REFERENCE 1:	PHONE: ( 0 )				
TRADE REFERENCE 2:	PHONE: ( 0 )				
<b>PRINCIPAL 1</b> (for small to medium size business)	(PARTNER / SHAREHOLDER / DIRECTOR)   (MR / MRS / Miss / Ms)   (MARRIED / SINGLE / DEFACTO)				
FULL NAME:	DATE OF BIRTH ( / / )		CITY:		
HOME ADDRESS:	SUBURB:		CITY:		
OWN HOME: <input type="checkbox"/>	RENT: <input type="checkbox"/>	TIME THERE: (IN YEARS)	YOUR HOME: \$	1ST MORTGAGE: \$	(APPROX)
Hm Ph: ( 0 )			OTHER PROPERTY(S): \$	LOAN(S): \$	
MOB Ph: ( 0 )			MOTOR VEHICLE(S): \$	FINANCE(S): \$	
Wk D.D.I.: ( 0 )			OTHER INVESTMENTS: \$	CREDIT CARD LIMIT: \$	
Wk E-MAIL:	OTHER: _____ \$				
<b>PRINCIPAL 2</b> (for small to medium size business)	(PARTNER / SHAREHOLDER / DIRECTOR)   (MR / MRS / Miss / Ms)   (MARRIED / SINGLE / DEFACTO)				
FULL NAME:	DATE OF BIRTH ( / / )		CITY:		
HOME ADDRESS:	SUBURB:		CITY:		
OWN HOME: <input type="checkbox"/>	RENT: <input type="checkbox"/>	TIME THERE: (IN YEARS)	YOUR HOME: \$	1ST MORTGAGE: \$	(APPROX)
Hm Ph: ( 0 )			OTHER PROPERTY(S): \$	LOAN(S): \$	
MOB Ph: ( 0 )			MOTOR VEHICLE(S): \$	FINANCE(S): \$	
Wk D.D.I.: ( 0 )			OTHER INVESTMENTS: \$	CREDIT CARD LIMIT: \$	
Wk E-MAIL:	OTHER: _____ \$				

Credit Reporting Privacy Code 2004

> I hereby authorise any person or company to provide you or Credit Capable Limited with such information as you may require in response to your enquiries associated with this application. I also further authorise you to furnish to any third party or parties details of this application and any subsequent dealings that I may have with you as a result of this application being acted on by you. I hereby declare that the information provided is true and correct and that I am not an undischarged bankrupt. I agree that the financier may nominate the insurer at its discretion. I understand that Credit Capable Ltd have asked me for personal information about me so as to use Veda Advantage's credit reporting service to credit check me. I understand that:

> Veda Advantage will give you information about me for that purpose. You will give my personal information to Veda Advantage, and that Veda Advantage will hold that information on their systems and use it to provide their credit reporting service. When other Veda Advantage customers use the Veda Advantage credit reporting service, Veda Advantage may give the information to those customers. If I default in my payment obligations to you, information about that default may be given to Veda Advantage, and Veda Advantage may give information about my default to other Veda Advantage customers.

SIGNATURE 1:	SIGNATURE 2:	
PRINT NAME:	PRINT NAME:	
I.D. NUMBER: /5B: /	I.D. NUMBER: /5B: /	DATE: ( / / )