

Dear Pastor

Thank you for your interest in our minister's car loans.

Below are the requirements for the car loans. If you wish to apply, the application form is attached.

Vehicle requirements:

- Minimum loan \$3,000. Maximum loan \$40,000.
- The car must be acceptable to Christian Savings in our sole and unfettered discretion. This includes our review of a desktop valuation of the car, to ensure the purchase price is in line with its estimated current market value. Car must be worth more than \$3,000.
- You must have comprehensive insurance in place before you purchase the vehicle (a certificate of currency/insurance must be supplied to Christian Savings before we pay you any money). The vehicle needs to be comprehensively insured until you have repaid us in full. The insurance policy must note the interest of Christian Savings Limited.
- A current WOF is required at all times.
- The vehicle must be less than 12 years old.

About the loan:

- There is an application fee of \$150 that is payable upfront or it can be added to the loan. This is to cover our administrative costs, including our cost of registering the security interest, credit check fee and the desktop valuation we obtain for the car.
- The maximum term of the loan is five years, but it can be as little as twelve months.
- You may repay the loan in full at any stage, however, Christian Savings may decide to charge a fee to compensate for lost interest. If you ever face financial difficulty, please do not hesitate to contact us as we would be happy to help you in any way we can.
- The interest rate is currently 7.99% per annum and this is fixed for the term of the loan, up to five years. Please note this interest rate is valid for one month from the date of this letter.
- Your loan application is subject to Christian Savings completing and being satisfied with a credit check of you and a vehicle check of the proposed car.

Once you have sent in your application form along with all the relevant supporting documentation we require, it will be assessed by our lending team. If approved, we will send you a loan agreement and disclosure statement which you will be required to sign. When the signed agreement has been returned, the loan will be processed and funds deposited into your account.

Please allow for up to 5 working days for the loan to be approved and funds to be deposited into your account once we have received all the information we have required from you.

Please do not hesitate to contact us if you have queries.

Kind Regards

The Christian Savings Team

Ministers car loan application form

Please note car loans are only available for ministers/pastors of Christian churches and Christian charities

Your Personal Details

Surname		
Title	First Name	
Date of Birth		
Physical Address		
Home Number	Mobile	
Email	<input type="checkbox"/> tick to receive email communication	
IRD Number		
Driver's License No.	Expiry Date	Version No.
Number of Dependent's (under 18 years old)		

Your Employment Details

Church you work for	Title at church	
Length of time in role	Net Income \$	<i>Please provide your last 3 pay slips</i>
	Spouse Net Income (if applicable) \$	<i>Please provide your last 3 pay slips</i>

Your bank account details (please include a bank deposit slip or bank statement)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Details of Proposed Vehicle Purchase

Make	Year	Model
Registration No	Vehicle Identification Number (VIN) and Chassis No.	
TICK: Auto or Manual	Petrol or Diesel or Hybrid	
Odometer Reading	CC Rating	
Vehicle Purchased From		

Details of Loan

Purchase Price	\$	
Application Fee	\$150.00	This is to cover all administrative costs, including the PPSR registration cost. We will also obtain a desktop valuation of the car as part of the process. A credit application will also be obtained.
Deposit (if any)	-\$	
Total Loan Required	\$	

Assets and Liabilities for your household:

Please list below your current assets (excluding KiwiSaver and any other forms of superannuation)

Cash in bank	\$	
Other Vehicles	\$	
Property	\$	
Other Assets (please list)	\$	Asset type: _____
	\$	Asset type: _____
	\$	Asset type: _____
	\$	Asset type: _____
	\$	Asset type: _____
TOTAL VALUE OF ASSETS	\$	

Please list below your current liabilities

Hire Purchases (total)	\$	
Student Loan(s)	\$	Spouse (if applicable) \$
Personal Loans (total)	Amount Owing \$	Credit Limit \$
Credit Card(s)	Amount Owing \$	Credit Limit \$
How many credit cards to you have?		
Other Liabilities (please list)	\$	Liability: _____
	\$	Liability: _____
	\$	Liability: _____
TOTAL VALUE OF LIABILITIES	\$	

Documentation to Include:

- **Certified identification requirements** (see next page). Please make sure to include a copy of your driver's licence. Please include a copy of the front and back (as new licences have the expiry date on the back).
- **Certificate of currency/insurance for the vehicle.**
- **Your last 3 payslips.** Please include your spouse's as well if applicable.
- **The last three months' statements of your banking account.**

Identification we will require from you

Under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (**AML/CFT**), Christian Savings is required to verify your identity and address. You authorise Christian Savings to use online information sources as Christian Savings considers necessary or desirable in the circumstances to confirm any information relating to you for AML/CFT purposes or as otherwise required. If we cannot verify your identify and address using the information you've provided above, you will be required to provide further evidence of your identity and address as required.

Your Privacy

Personal information gathered on this Car Loan Application Form will be held securely by Christian Savings and in accordance with any applicable provisions of the Privacy Act 1993. The information will be used to administer your loan with us and to offer other opportunities with us. Certain information will be released to Inland Revenue to comply with tax requirements. You have the right to access your personal information that we hold at any time and to correct it.

Declaration

I understand and consent to Christian Savings Limited completing a credit check of me through Veda. I agree and consent to Christian Savings Limited obtaining and verifying information for AML/CFT purposes as authorised above. I agree to Christian Savings Limited disclosing information about me as they are required in accordance with any applicable law. I hereby declare that all information I have submitted in this application form is true and correct.

Signature _____

Date _____

Print Name _____

Scan and Email to loanapplications@christiansavings.co.nz

Or post to

Christian Savings
PO Box 12738
Penrose
Auckland 1642