

Personal Details - Client 1

First name

Middle name

Surname

Date of Birth

Gender Marital Status

NZ Citizen or Permanent Resident

Expiry date and type of Work or Student visa held

Personal Details - Client 2

First name

Middle name

Surname

Date of Birth

Gender Marital Status

NZ Citizen or Permanent Resident

Expiry date and type of Work or Student visa held

Household Composition

Housing Type Length of time at address

Dependent's ages

Home Address

Street

Suburb Town / City Post Code

Contact Information – Client 1

Home

Work

Mobile

Email

Contact Information – Client 2

Home

Work

Mobile

Email

Income Details – Client 1

Occupation or Benefit Type

Current Employer

Employment Type

Time with Current Employer

Previous Employer (if less than 6 months with current employer)

Income Details – Client 2

Occupation or Benefit Type

Current Employer

Employment Type

Time with Current Employer

Previous Employer (if less than 6 months with current employer)

Loan Repayments

Total Loan Amount
(maximum \$500.00)

Repayment Term
(maximum 16 weeks)

Repayment Amount
(minimum \$10/week)

Repayment Frequency
(weekly or fortnightly)

Our loans are subject to Good Loans Lending Criteria. This loan is Zero Fees & Interest. Should your loan be approved, by signing this application form you commit to making regular payments as arranged and agreed with us.

Alternative Contacts (name and number of one person who does not live with you)

Name

Relationship

Mobile

Email

Alternative Contacts will only be used in exceptional circumstances; if Good Shepherd NZ is unable to contact you for a period of one week or longer. NO loan information will be divulged.

How to make payments

Good Now, Good Loan repayments must be made as Automatic Payments directly deposited into the following bank account. Extra payments, to repay the loan sooner, may be made to the following bank account at any time, without any penalty or cost.

Bank: Bank of New Zealand
Account Number: 02 1257 0053778 02

Account Name: Good Shepherd New Zealand Limited
References: First name and surname

Please ensure you include your first name and surname when you arrange the payment (e.g., in the 'details' or 'reference' sections when you set up an Automatic Payment or make an additional one off payment via electronic funds transfer).

Financial Mentor only to complete sections below

Loan Purpose Item / Product (Financial Mentor to complete – provide additional separate notes as needed)

Items needed

Reasons items are needed and how this loan will assist the client in their longer-term financial plan

Cost of items

Financial Mentor name

Building financial capability service name

Checklist of Good Now, Good Later loan application requirements – Financial Mentor (FM) to complete:

- | | |
|---|--|
| <input type="checkbox"/> Completed and signed Good Now, Good Later loan application form | <input type="checkbox"/> Client bank account verification provided and verified by FM – either bank statements posted to client or screen shot of internet banking viewed by FM |
| <input type="checkbox"/> Application notes from FM to support client application, including completing sections above (and separately if needed) to explain the loan purpose etc. | <input type="checkbox"/> Client identification documents (photo ID) presented in person, then viewed and copied by FM – FM to initial the copies taken to verify this |
| <input type="checkbox"/> A recent budget prepared by the FM with the client | <input type="checkbox"/> Client current address verification document (e.g., bank statement or utility bill) presented in person, then viewed and copied by FM – FM to initial the copy taken to verify this |
| <input type="checkbox"/> By submitting this application, the FM confirms to the best of their knowledge that this loan is suitable and affordable for the client | <input type="checkbox"/> Proof the Automatic Payment has been set up to pay the Good Now, Good Later loan – e.g., screen shot of internet banking or the FM verifying they have seen the set-up be completed with the client |
| <input type="checkbox"/> By ticking the conditions listed below the client confirms they have read, meet and agree to all these conditions - including their commitment to keep working with their FM | |

Good Now, Good Later Declaration and Loan Agreement

Financial Mentors to witness and sign below to verify that, alongside their Financial Mentor, clients have read, understood, completed, and signed this Application including this page and the preceding two pages.

- ☐ I/We, the client(s) named in the Application above and signing below, commit to repay Good Shepherd NZ the sum of \$ per starting on (within 2 weeks).
- ☐ I/We commit to using this loan for the purposes requested, as detailed in the Application amount and purpose sections, and I/we believe the loan is suitable and affordable for me/us, as shown in the attached Budget.
- ☐ I/We commit to continue working with my/our Financial Mentor.
- ☐ I/We do not currently have a NILS, StepUP or Good Loan and have never had one of these loans written off (those who have a current Good Shepherd NZ loan or who have had such a loan written off are not eligible for a Good Now, Good Later loan)
- ☐ I/We are the only members of our current household who have or are applying for a Good Now, Good Later loan (each household is eligible for only one Good Now, Good Later loan).
- ☐ The information I/we have provided in this Application is true and correct to the best of my/ knowledge.
- ☐ I/We agree to contact Good Shepherd NZ if I/we experience difficulties making payments on this loan.
- ☐ I am/We are aware that I am/we are able to ask for a repayment variation to this Agreement if the need arises.
- ☐ I/We agree to contact Good Shepherd NZ if I/we any of our personal contact details change.
- ☐ I/we consent to sending and receiving notices, information and communications relating to the Good Now, Good Later loans electronically.

Details about what personal information is collected from you and how it is treated is set out in the Good Loans Client Rights and Responsibilities Statement, which is available on the Good Shepherd New Zealand website at <https://goodshepherd.org.nz/privacy/good-loans-client-rights-and-responsibilities-statement/>

- ☐ I/We have been informed that my/our personal information is being collected by Good Shepherd NZ for the purpose of administering the Good Now, Good Later loans as part of the Good Loans Programme, and I/we have read, understand, and agree to the Good Loans Client Rights and Responsibilities statement (provided above).
- ☐ I/We understand that Good Shepherd NZ at its sole discretion may cancel, modify, or vary your Good Now Good Later loan approval at any time prior to draw down of the loan.

Good Shepherd New Zealand

For Financial Mentors to submit an application email: financialmentors@goodshepherd.org.nz

For Financial Mentor enquiries phone: (0800) 466 370 option 7

For client enquiries about payment: email support@goodshepherd.org.nz or phone (0800) 466 370

Signature
Client 1

Date

Signature
Client 2

Date

Financial
Mentor
(witness)

Date