

Application Form B - Joint Investors

Application form to
General Finance Limited ("GFL") for
Secured Term Deposits

INVESTOR/HOLDER NUMBER	BROKER'S STAMP
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Investor Details

Joint Investor - 1

Title	First Names	Surname
Date of Birth	/ /	Country of Birth
Citizenship		Occupation
Residential/Registered Address	Suburb	
City or Town	Postcode	Country
Phone (Hm)	(Wk)	Mobile
Email		
Postal Address	<input type="checkbox"/> Same as residential/registered address above	
Address	Suburb	
City or Town	Postcode	Country
NZ Passport Number	Expiry Date / /	
NZ Driver Licence Number	Version Number	Expiry Date / /

By entering your email address you consent to General Finance Ltd sending you communications by way of electronic communications.
This consent may be withdrawn at any time by written notice to General Finance Ltd.

NZ IRD Number

Investor is only a tax resident in New Zealand? ☐ Yes ☐ No
If No, please provide details below

Note – All United States citizens are considered taxpayers of the USA

Country of Tax Residence	TIN* (or country equivalent) *Taxpayer Identification Number	Reason Code (if TIN not provided)	Explanation (if Reason Code is D)

* If a TIN is not provided, please provide an appropriate reason:

Reason A - Country does not issue TIN
Reason B - Country does not require TIN collection
Reason C - Applied for TIN, and will provide soon
Reason D - Cannot obtain TIN, further explanation provided

Joint Investor - 2

Title	First Names	Surname
Date of Birth	/ /	Country of Birth
Citizenship		Occupation
Residential/Registered Address	Suburb	
City or Town	Postcode	Country
Phone (Hm)	(Wk)	Mobile
Email		
Postal Address	<input type="checkbox"/> Same as residential/registered address above	
Address	Suburb	
City or Town	Postcode	Country
NZ Passport Number	Expiry Date / /	
NZ Driver Licence Number	Version Number	Expiry Date / /

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Tax Details

Preferred Withholding Tax Rate (RWT):

<input type="checkbox"/> 10.5%	<input type="checkbox"/> 17.5%	<input type="checkbox"/> 30%
<input type="checkbox"/> 33%	<input type="checkbox"/> 39%	<input type="checkbox"/> NRW
<input type="checkbox"/> AIL (2%)	<input type="checkbox"/> 28% (Company)	<input type="checkbox"/> Exempt

If you do not provide your IRD number and/or your preferred RWT rate, your investment will be taxed at the rate prescribed by the IRD. If you are a company and you have indicated your IRD number but an election is not indicated, your investment will be taxed at 28% p.a. For joint investors, you can only use one RWT rate so choosing the higher associated RWT rate will avoid an end of year tax bill. If you are exempt from RWT, please provide us a copy of your Certificate of Exemption. If you have elected the NRWT rate or if you are applying for an Approved Issuer Levy (AIL), please complete the NRWT/AIL section. If you are applying for an AIL, please read the AIL conditions overleaf.

Term Deposit Details

Interest option and frequency:

Amount (minimum of \$2,000): \$	<input type="checkbox"/> Monthly direct credit to bank account for deposits of \$25,000 or more
Interest rate (% per annum)*:	<input type="checkbox"/> Quarterly compounded
Term: _____ Months or _____ Years	<input type="checkbox"/> Quarterly direct credit to bank account
or / / Maturity Date	

*You can obtain the indicative interest rates from our website www.generalfinance.co.nz or by calling toll free on 0800 500 602. The interest rate is fixed for the term of your investment.

Maturity Options

<input type="checkbox"/> Auto Renewal:	I wish for my investment to be automatically reinvested on maturity for one further equal term, at the then current interest rate.
<input type="checkbox"/> Maturity notice:	Please send me notification just prior to maturity advising reinvestment and/or repayment options and applicable interest rates.

Bank account instructions (Details of the nominated bank account into which all payments are to be made)

Bank	Branch	Account name
Account number		

Non-Resident Withholding Tax rate /Approved Issuer Levy (if applicable)

Non-resident address (full overseas address must be provided if a non-resident tax rate or Approved Issuer Levy is required)

If Approved Issuer Levy is sought, please read the following conditions:

By completing the Approved Issuer Levy section above, you confirm you are non-resident for tax purposes and authorise GFL to deduct the cost of the Approved Issuer Levy (currently 2%) from all payments of non-resident income made to you on term deposits held in your name by GFL.

You authorise this deduction on the basis that Approved Issuer Levy will be paid by GFL to the Commissioner of Inland Revenue, as provided for in New Zealand law, in respect of the non-resident income payment from which the deduction has been made.

The authorisation may be revoked by you at any time, by notice in writing, which is received by GFL at Private Bag 92119, Auckland 1142, ten (10) or more days prior to a payment of non-resident income, at which time GFL will deduct any applicable withholding taxes from future payments. By signing below, you acknowledge that you have read this Approved Issuer Levy section.

Declaration and Signature(s)

Privacy Act 2020 General Finance Limited (“GFL”) complies with the New Zealand Privacy Act 2020 when dealing with personal information. Personal information is information about an identifiable individual (a natural person).

Personal information in this application form and any further personal information which I may provide to GFL at any time may be disclosed, to my financial adviser whose stamp is affixed to the application form, or any other entity that provides services in relation to term deposits held in my name by GFL. I acknowledge that I am not required by law to provide any personal information, but my failure to do so may prejudice my chances of the application being accepted by GFL.

GFL may disclose information from time to time relating to my investments for regulatory purposes or if required by law.

GFL may use my personal information for the purpose of:

1. initially for the purpose of assessing my application;
2. being able to accurately contact me with respect to my application if I am approved;
3. administering the services in relation to term deposits held in my name;
4. introducing other products or services to me; or
5. data matching, and in doing so may collect information about me. 'Data matching' is the process of comparing my personal information with publicly available information and/or with information held by a reputable entity GFL has an ongoing relationship with in order to better enable it to carry out any of the above purposes.

Sharing of personal information: My personal information may be made available to:

1. GFL's insurer (if any);
2. any person with whom GFL enters into contractual arrangements;
3. any person providing administration services to GFL, any security trustee and any assignee of GFL's rights (including Equifax and Cloudcheck or other identification verification service providers).

(together “the Recipients”).

GFL may share my personal information with the Recipients in order to be able to obtain the necessary information and assessment reports about me and for the purpose of data matching including for verification of my identity and address, providing those Recipients are subject to an obligation of confidentiality. I understand that I can request access to and correction of any information held about me by GFL. I will inform GFL of any changes to the information provided by me to them.

In making this term deposit application I authorise:

- GFL and the Recipients to send me details of any other products or services provided, managed or promoted by them;
- GFL and the Recipients to make all necessary enquiries and receive information or verification concerning my identity, address, residence and, if necessary to meet GFL's anti-money laundering and countering financing of terrorism obligations, my/our source of wealth or source of funds, and employment from credit reporters, my employer, solicitor, accountant and other persons as is necessary for the purposes of considering this application, and the administration and protection of any services provided. I agree that this authority may be provided to such parties for these purposes; and
- GFL to utilise any credit reporters' monitoring services to receive updates if the information held about me changes.

Anti Money Laundering GFL may disclose information relating to me or any investment to any authority, agency (including any government agency), the police or any financial institution in order to ascertain whether any government requirement applies to a transaction or if GFL reasonably believes that the disclosure will assist in the investigation, detection and/or prevention of fraud or other criminal offences, such as money laundering, and neither GFL or any related company to GFL will incur any liability to me as a result of such disclosure of information. I:

(a) undertake to provide to GFL all information GFL reasonably requires to comply with any government requirement relating to anti-money laundering or terrorist financing which GFL or any related company to GFL is subject to; and

(b) agree that GFL may delay or block any transaction or refuse to pay any money in order to comply with any government requirement to which GFL or any related company to GFL is subject, and neither GFL or any related company to GFL will incur any liability to me as a result of any such delay, block or refusal.

Tax Declarations I understand that:

(a) this application form includes certain tax residency status declarations which are required under New Zealand law;

(b) GFL cannot provide advice on your tax residency;

(c) if I am unsure how to complete this form I can seek advice from an appropriate legal or tax adviser;

(d) the tax information contained in this form may be reported by GFL to the New Zealand Inland Revenue Department and exchanged with tax authorities of another jurisdiction in which I may be a tax resident where those jurisdictions have entered Agreements to exchange Financial Account information.

Disclaimer To the maximum extent permitted by law, GFL excludes liability for, and shall not be responsible for, any loss suffered by me, however arising.

When I am investing with GFL through a financial adviser, the financial adviser is acting on my behalf and not as an agent for GFL. GFL is not liable for any delay or failure on the part of my financial adviser to deposit my investment funds with GFL.

Applicants Signature(s) I acknowledge that I have received, read and understood a copy of the current Product Disclosure Statement (available on request) and agree that the terms and conditions for term deposits issued to me as stated in the Trust Deed and Product Disclosure Statement will be binding on me. I declare that to the best of my knowledge and belief, the information on this form is true, correct and complete.

I/We request the above account(s) be operated as follows (choose one)

☐ By any one authorised signature alone

☐ By two authorised signatures jointly

☐ By all account holders/signatories to the application form

Signature	Name	Date	/	/
Signature	Name	Date	/	/

Applications may be scanned and emailed to us at investment@generalfinance.co.nz or posted to General Finance Ltd - PO Box 1314 Shortland street, Auckland 1010.

Payments can be made to us by direct credit to our bank account 02-0192-0484133-02. Refer to "How To Invest" section for further information.