



IMPORTANT If this Agreement is a consumer credit contract under the Credit Contracts and Consumer Finance Act 2003 (the "Act") Finance Now Ltd ("FNL") is required to provide you with this disclosure statement (this "Disclosure Statement") under section 17 of the Act. This Disclosure Statement sets out the key information about your consumer credit contract. This Loan Agreement & Disclosure Statement together with the Terms and Conditions (this "Agreement") form your credit contract with FNL. You should read it thoroughly. If you do not understand anything in this Agreement, you should seek independent advice. You should keep this Agreement in a safe place. The Disclosure Statement should be provided to you before this Agreement is entered into. The law gives you a limited right to cancel this Agreement (see page 2 for further details). Note that strict time limits apply.

BORROWER

Name:

Address:

DISBURSEMENT OF ADVANCES

To	Address/Details	Reference	Amount
		Net Vehicle Advance	\$
		ExternalGAP	\$
		ExternalMVI	\$
		ExternalIMBI	\$
Total Advances. This is the total amount of all advances made or to be made to you.			\$

CREDIT DETAILS

		INTEREST	
Advance Requested	\$	Annual Interest Rate	Total Interest Charges
+ Payment Protection Insurance-(None)-(PROT)	\$ 0.00	p.a. fixed for the whole term	This is the total amount of the
+ Search & Registration Costs	\$ 0.00	of the Agreement being months.	interest charges payable under
+ Establishment Fee	\$ 495.00		this Agreement \$
<i>(May include a third party establishment fee charged by the Dealer)</i>			
- Cash Deposit or Trade	\$ 0.00	Method of charging interest - Interest charges are calculated by multiplying the unpaid balance at the end of the day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365. Interest is charged to your account monthly.	
Initial unpaid balance ("Amount Financed"). This is the amount you owe as at the date of this statement (including any fees charged by FNL).			

PAYMENTS - You are required to make each payment of the amount specified and by the time specified (we note that the first and last payment dates may vary prior to commencement and changes will be notified to you).

Timing of Payments	Number of Payments	Amount of Each Payment	Total Amount of Payments	Method of Payment
Frequency Monthly		\$		Direct Debit
First Payment	Term of Loan	Final Payment	\$	Elected to Pay
Last Payment		\$		Monthly

Payments can be made by direct bank to FNL's bank account at Westpac, account number: 03-0931-0358991-00.

CONTINUING DISCLOSURE

FNL is required to provide you with regular statements. The statements will give you information about your account. Statements will be provided 6 monthly by way of post or email (if you have consented).

CREDIT FEES and CHARGES

The following credit fees and charges (which, unless stated above, are not included in the Amount Financed) are, or may become, payable under, or in connection with, this Agreement. FNL may vary these fees and charges. Administration costs and fees payable on full prepayment are disclosed under the Full Prepayment heading.

\$3.50 Third party correspondence & statement requests	\$95 loan variation	Refund overpayment - lesser of \$10 or account balance
Third party costs - \$10 administration charge	Monthly Service Fee - \$1.80	Third party establishment fee up to \$395

SECURITY - If any property is listed below, then this is a Secured Loan Agreement

Vehicle	Year	New/Used	Chassis/VIN No	Colour / Rego

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS

Security Interest - If any property is listed under the heading "Security", then FNL has (or will have) a security interest in the listed property to secure performance of your obligations under this Agreement and the payment of all money under this Agreement and under any other agreement with FNL which you may have now or in the future (the "Outstanding Monies"). The obligations and Outstanding Monies are also secured by any other security interests over other property ("Other Property") granted by you to FNL. You agree that you will not grant a security interest in any property or land listed under the heading "Security", to any other person without our written consent. If you fail to meet your commitments under this Agreement, then to the extent of any security interests, FNL may be entitled to repossess and sell the listed property and/or Other Property. If this occurs and there are insufficient sale proceeds to meet all Outstanding Monies, you will remain liable to FNL for the shortfall.

Default Interest Charges and Default Fees - In the event of a default in payment and while the default continues you must pay the default interest charges. Default interest is payable in accordance with clause 22 in the supplied Terms and Conditions at the greater rate of F + 5% per annum and 28% per annum where "F" = the Annual Interest Rate shown above. In the event of a breach of this Agreement or on the enforcement of the Agreement, the default fees specified below are also payable. FNL may vary these fees and charges.

\$10 dishonour payment	Broken arrangement - \$15 in each instance	Written correspondence - \$10 in each case
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Borrowers Signature _____