

Business Finance

Training Modules

PROCESS

Business Finance

Rentals & Loans

Training Module 1

Contents

Section	Page
Introduction	3
About Finance Now	4
Getting Started	5
Logging On	6
The Application Process	7
Application for Business Finance Form	9
Customer Identification	10
Create an Application	11
Loan Details	12
Business Details	14
Address & contact Details	15
Sole Trader & Partners	16
Authorised Officer	17
Guarantor/s & Director/s	18
Shareholders (>25% ownership)	19
Key Person Payment Insurance	20
Secured Asset Details	21
Application Summary	22
Print & Submit Application	23
Application Outcome	24
Pending Application/s	25
Generate Agreement	26
Business Rental Agreement	29
Business Loan Agreement	30
Agreement Execution	31
What Happens Next?	32
Your Turn	33
Contact Details	34

Introduction

Welcome to the Finance Now Training Module – Process.

This Module has been designed to train your sales people with our processes, from start to finish, and provides answers to any questions that may arise when processing an application or speaking with a customer.

It has been specifically written for you, the retailer, to be able to help walk you through our processes or re-jog your memories (we are always just a phone call away).

At the end of the Module you will be capable of completing the full business loan or rental application process through to executing a contract and providing correct documentation to FNL.

We trust you will find this a valuable tool.

About Finance Now

Finance Now (FNL) is part of the SBS Bank group (formerly Southland Building Society). Established in 1869, SBS is New Zealand's largest building society having grown to in excess of \$2.58billion in assets. Like FNL it is a wholly New Zealand owned and operated company. We have in excess of 1400 retailers nationwide utilising our Credit Sales facilities.

We have five regional offices: Invercargill, Christchurch, Wellington, Hamilton and Auckland. Our team can provide your suppliers with skill sets designed to assist retailers to sell more product by utilising finance as a tool for closing more sales.

Our vision is to be "a valued service orientated enterprise and the first choice of our target markets". Specialising in retail consumer finance, business loans and rentals and associated insurances, we have been able to achieve this through our commitment to creating memorable customer experiences. This has been achieved by utilising leading edge technology designed with you, the end user in mind. Our philosophy is "if it is easy to sell it is easy to buy".

We customise our service delivery to meet the unique features and requirements of your business. You can process applications and contracts using a variety of methods including fax, telephone, Internet and e-mail. A full range of finance products and terms can be sold in-store on any sale. These include interest free, interest bearing and combined interest free / interest bearing.

Getting Started

Online applications

Applications are processed using our web-based system 'Qik'. This has been designed with you, the Retailer, in mind and has been developed for user friendliness. To access Qik, simply logon to www.financeNOW.co.nz.

The screenshot shows the financeNOW website. The top navigation bar includes links for Home, About Us, Career, FAQs, Contact Us, and **Retailer Login** (highlighted with a red box). Below the navigation bar is a search bar and a menu with categories: PERSONAL FINANCE, OUR RETAILERS, BUSINESS FINANCE, HOME LOANS, INSURANCE, RETAIL PARTNERSHIPS, EMONEY, TESTIMONIALS, and TV ADS. The main content area features a large banner for 'Motor Vehicle Loans' with a call to action 'BE IN TO WIN A SUZUKI SWIFT'. Below this are three sections: 'Personal Loans', 'Car Loans', and 'Consolidated Loans', each with a 'Find out more' link. On the right side, there is a section for 'ONLINE APPLICATIONS NOW' with an 'APPLY HERE' button, and an 'eMoney Login' section with a 'Login' button. The footer contains the financeNOW logo, a 'Home' link, and several informational links like 'Helpful Information', 'Need Assistance?', and 'Find Out More'. A red arrow points from the 'Retailer Login' link in the top right to the 'Retailer Login' link in the footer.

Logging On

Type in your **Username** and **Password** in the marked boxes – these will be supplied by Finance Now.

QIK
WANT IT NOW!
GET IT NOW!

Secure Login

Username:

Password:

Login

To continue please enter your username and password.
If you are having problems logging in, check Caps-Lock is off.

Secured by **thawte**
click to verify 2009-06-24

finance **NOW**
Money your way

CHJWFWEB02
Webmaster: support@financenow.co.nz

For more information about Finance Now and all your lending requirements click here to visit www.financenow.co.nz

REMEMBER:

The Secure Login is 'case sensitive'. It is important that you copy your username and password as they appear.

Note:

- Your user name and password should be kept in a safe place
- They should not be on display (especially to the public)
- Access should only be given to sales staff who are offering finance
- You can change the password once you have logged on
- We recommend changing the password when a staff member leaves
 - ◊ Otherwise they may be able to access your store information in future

The Application Process

Manual Form

A manual application form is available for customers to complete. The details from the manual form can then be entered into Qik.

We recommend you always use this method because:

1. This allows the salesperson to perform other tasks (like making another sale) while the customer is completing the form
2. Entering details from the manual form into Qik reduces the chances of errors

Alternatively, the manual form can be faxed to Finance Now. If the application is approved, documentation will be faxed or emailed to the store, or available to be printed from Qik within 20 minutes.

When completing the application form the customer should be advised that the more information they provide the better. This allows us to make a much more informed and accurate credit decision.

Note: While the fax option is available, use of Qik provides the following key benefits:

- Greater accuracy
 - ◊ Handwriting can sometimes be hard to read on the Fax printout
- Speed of response
 - ◊ 20 seconds vs. 20 minutes
- On-line reporting
 - ◊ Monitor your finance sales online

The Application Process

cont.

Manual Form

The information required for the Manual Form is identical to the information required for the on-line system. The Application Form is to be completed by all parties to the agreement, the information is required to assist in the credit risk assessment. The sales person is required to sign, verify the information and identification documents are valid and correct:

1. Applicants/customers information required (additional sections available on the reverse of the form)
 - ⇒ Sole Trader / Business Partners / Guarantor
 - full details including ID & privacy section signed
 - ⇒ Authorised Officer
 - full name, date of birth and ID details
 - sign application form on behalf of customer
 - ⇒ Directors not guaranteeing
 - full name, date of birth and ID details
 - ⇒ Shareholders >25% ownership
 - full name, date of birth and ID details
2. ID details must be provided for each & the original sighted by you

5. Principal / Shareholders / Partners / Authorised Officer	Principal / Shareholders / Partners / Authorised Officer
Surname First Name(s) ☐ Male ☐ Female Address NZ Resident (Permanent) ☐ Yes ☐ No Home Owner ☐ Yes ☐ No Home Ph () Mobile () Email If > 25% ownership % DOB / / ☐ NZ Drivers Licence ☐ NZ/AUS Passport ☐ O/Seas Passport Country DL Version (5b) ID No. Expiry Date / / ☐ Acting as Guarantor	Surname First Name(s) ☐ Male ☐ Female Address NZ Resident (Permanent) ☐ Yes ☐ No Home Owner ☐ Yes ☐ No Home Ph () Mobile () Email If > 25% ownership % DOB / / ☐ NZ Drivers Licence ☐ NZ/AUS Passport ☐ O/Seas Passport Country DL Version (5b) ID No. Expiry Date / / ☐ Acting as Guarantor
6. Declaration by Applicant & Guarantor(s)	Declaration by Applicant & Guarantor(s)
<i>I have read, fully understood and agree with the Privacy Acknowledgement and further declarations on the reverse of this form.</i>	
<i>1. I declare that the credit applied for is to be used primarily for business and therefore will not be bound by the Credit Contracts and Consumer Finance Act 2003. If deemed necessary I will seek independent legal and or accounting advice and confirm that I have read and understood this declaration. 2. I certify as or on behalf of the Customer that the above information is true and correct and that I have obtained the consent of the directors, for Finance Now Limited to conduct any checks as detailed in the privacy section on the reverse of this page.</i>	
Applicant Name Signature X Date / /	Applicant Name Signature X Date / /
Guarantor Name Signature X Date / /	Guarantor Name Signature X Date / /

3. Retailer / Dealer / Introducer verification section
 - Verify & sign that ID has been sighted – original ID must be sighted
 - Insurance documents given, where applicable

7. Declaration by Retailer / Dealer / Introducer	
Confirmation of Principal / Shareholder / Partners identification – I confirm that I have personally sighted the original identification and verified for EACH shareholder/partner recorded above.	
Retailer Name	Salesperson Name
Retailer Number	Salesperson Signature X

Application for Business Finance / Rental Form

Application for Business Finance

finance
NOW

Application No.

businessfinance@financenow.co.nz

Fax: 0800 365 268

1. Company / Business / Applicant Details

Full Legal Name		Trading as	
Nature of Business		Company No.	Yes in Business
☐ Ltd ☐ Inc./Soc ☐ Trust ☐ Govt Entity ☐ Partnership ☐ Sole Trader		Yes in Industry	Employees
		GST No.	

2. Trading Address

Unit No.	Street No.	Street Name
Suburb	City	Postcode

3. Postal Address (if different from Trading Address)

PO Box or Private Bag
Suburb
City
Postcode

4. Contact Details

Business Ph ()	Authorised Officer	Accountant Name
Business Email	Position Held	Company Name
Contact Person ☐ Male ☐ Female	Business Fax ()	Accountant Ph ()
Position Held	Website	Email

5. Principal / Shareholders / Partners / Authorised Officer

Surname	First Name(s)	☐ Male ☐ Female
Address		
NZ Resident (Permanent) ☐ Yes ☐ No	Home Owner ☐ Yes ☐ No	
Home Ph ()	Mobile ()	
Email	If > 25% ownership %	DOB / /
☐ NZ Drivers Licence ☐ NZ/AUS Passport ☐ Q/Seas Passport Country		
DL Version (Ss)	ID No.	Expiry Date / /
☐ Acting as Guarantor		

Principal / Shareholders / Partners / Authorised Officer

Surname	First Name(s)	☐ Male ☐ Female
Address		
NZ Resident (Permanent) ☐ Yes ☐ No	Home Owner ☐ Yes ☐ No	
Home Ph ()	Mobile ()	
Email	If > 25% ownership %	DOB / /
☐ NZ Drivers Licence ☐ NZ/AUS Passport ☐ Q/Seas Passport Country		
DL Version (Ss)	ID No.	Expiry Date / /
☐ Acting as Guarantor		

6. Declaration by Applicant & Guarantor(s)

I have read, fully understood and agree with the Privacy Acknowledgement and further declarations on the reverse of this form.

1. I declare that the credit applied for is to be used primarily for business and therefore will not be bound by the Credit Contracts and Consumer Finance Act 2003, if deemed necessary I will seek independent legal and/or accounting advice and confirm that I have read and understood this declaration. 2. I certify as or on behalf of the Customer that the above information is true and correct and that I have obtained the consent of the directors, for Finance Now Limited to conduct any checks as detailed in the privacy section on the reverse of this page.

Applicant Name
Signature X
Date / /
Guarantor Name
Signature X
Date / /

Applicant Name
Signature X
Date / /
Guarantor Name
Signature X
Date / /

7. Declaration by Retailer / Dealer / Introducer

Confirmation of Principal / Shareholder / Partners Identification - I confirm that I have personally sighted the original identification and verified for EACH shareholder/partner recorded above.

Retailer Name
Retailer Number

Salesperson Name
Salesperson Signature X

8. Loan Details

Purpose of Loan		Key Person Payment Protection (KPPP)	
Rental	Business Loan	☐ Yes ☐ No	
Purchase Price (ex GST) \$	Loan Amount \$	Recent details of insured person on reverse. Policy details are provided with your contract.	
Monthly Rental Payment (ex GST) \$	Monthly Loan Payment \$		
	Term (mths)	Acceptance fee (Office use only)	
	Deferred Period (mths)	Interest rate (Office use only)	

9. Payment Method by Direct Debit

Bank Name	Bank Branch	Bank	Branch	Account Number	Sort
Preferred Pay Date	Frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly				

BF01 PG1 MAY 2012

finance
NOW Money your way

Customer Identification

Customer identification is critical to Finance Now. It ensures higher approval rates and minimises identity fraud and privacy issues. It is now a requirement under the Anti-money Laundering and Countering Financing of Terrorism legislation in effect from 30 June 2013.

Acceptable forms of identification:

All identification must be signed in its original form. Photocopies, faxed copies, emailed or photos of ID are not acceptable and will make the contract void resulting in cancellation.

1. Drivers License
 - Full or Restricted
2. Passport
 - If non-New Zealand or Australian a copy of the residence Visa or Work Permit with the expiry date is required
3. Firearms License
 - If customer is purchasing a firearm this is the only ID acceptable

All forms of ID must have the following:

- ⇒ ID Number
- ⇒ Expiry date
- ⇒ Version number (if applicable)
- ⇒ Match the person providing the ID

Note: Prepaid credit cards, store cards and ATM cards are excluded

Make sure you physically view the identification provided and check that it matches both the customer in front of you and the signatures provided.

Create an application

All business loan or rental applications are completed in the in Qik using the Business Application tab accessed from the home page of Qik.

Note:

The information asked for by Finance Now in the Application Form enables us to make an informed credit decision. It is important that the information gathered is both complete and correct. The more information provided the better. This allows us to make a much more informed and accurate decision.

1. To start click Business Application button
2. Select option—1. New Application
3. Complete each screen as appears

The screenshot displays the Finance Now application interface. At the top, there is a search bar with fields for 'Application Number', 'First Name', 'Last Name', and 'Date of Birth', followed by a 'Search' button. Below the search bar, there are five tabs: 'Retail Application', 'Business Application', 'Pre-Approval', 'Reports', and 'Graphs'. The 'Business Application' tab is highlighted with a red border. Below the tabs, there are three buttons: '1. New Application' (highlighted with a blue border and a red checkmark), '2. Search and Edit Application' (with a red checkmark), and '3. Business Calculator' (with a red checkmark). A blue arrow points from the first step of the instructions to the 'Business Application' tab.

Loan Details

This section provides Finance Now with the key financial details of the particular transaction. The following are required:

1. Product type
 - B800—Business Rental or B850—Business loan
 - ◊ If B850 selected you will be required to enter the purpose of the loan
2. Loan amount or Purchase Price (ex GST)
 - Business Rental
 - ◊ Enter the purchase price of goods EXCLUDING GST
 - Business loan
 - ◊ Enter the amount of the loan INCLUDING GST
3. Number of payments
 - Minimum term for the loan or rental
 - Payments are automatically calculated and populate in the monthly payment field
4. Key Person Insurance (KPPP)
 - Select yes or no, subject to customer needs & enter the number of persons to be covered
 - If yes selected, the payment will populate in the with KPPP field to show comparison
5. Monthly payment
 - Automatically populates
 - If rental, payments are shown with and without GST
6. Edit button
 - When selected, the Interest rate and booking fee appear
 - See your manager before changing these figures

The screenshot shows the 'Loan Details' form in the Finance Now system, labeled 'Step 1 of 9 Steps'. The form is divided into two main sections. The top section contains fields for 'Product Type' (a dropdown menu showing 'B800 - Business Rental'), 'Purchase Price(Ex.GST)' (a text input field), 'Number of Payments' (a text input field), 'Key Person Insurance' (a dropdown menu showing 'No' and a 'Number' field with '0'), 'Monthly Payment' (a text input field showing '0'), and 'Monthly Payment+GST' (a text input field). To the right of these fields are buttons for 'Edit', 'Calculate Monthly Payment', and 'Calculator'. Below these fields are two more rows: 'Business Type' (a dropdown menu showing '<Pick One>'), 'Customer Name' (a text input field), and 'Dealer Salesperson' (a text input field). A 'Next' button is located at the bottom right of the form.

Step 1 of 9 Steps	
Loan Details	
Product Type	B800 - Business Rental
Purchase Price(Ex.GST)	
Number of Payments	
Key Person Insurance	No Number 0
Monthly Payment	0
Monthly Payment+GST	
With KPPP	
With KPPP	
Calculator	
Business Type <Pick One>	
Customer Name	
Dealer Salesperson	
Next	

Loan Details cont...

7. Calculate Monthly Payment button
 - To be used only if to recalculate payments when customer is government or prime customer
8. Business Type
 - Select as applicable from the drop box
 - If Government entity is selected
 - ◊ You will be asked to confirm for the special rates to be applied to the payments
 - ◊ If customer is not a government entity, click on calculate monthly payment to revert payments back to correct amounts
9. Dealer salesperson name
 - This is required to ensure the correct party is advised the outcome if further investigation is required.
10. Click next to proceed
 - Where a company, trust, society or registered partnership is entered, Qik links to the Companies Office web to enable verification of the legal entity
11. Click on the correct entity for their records to populate in the Qik application
 - To return to the application process and Step 2

Company Pick List

Nr	Company Number	Full Company Name
1.	1048738	FINANCE NOW LIMITED

Business Details

The following information assists us determining the nature of the business entity.

1. Entering the Full legal name
 - Where the customer is a company, trust, or incorporated society where the customer has been verified by the Companies Office:
 - ◊ Click in the Full Legal Name field
 - ◊ The name and company number populates in the respective fields
 - Sole trader or partnership enter the persons full names as applicable
 - ◊ Type the full legal name
 - Government or Prime customers
 - ◊ Legal name populates from the data entered in Step 1

Step 2 of 9 Steps

Business Details

Note: Please click on the 'Full Legal Name' field to update the details from the Companies Office.

Full Legal Name		Company No.	
Trading As			
Business Nature	Pick One		
Business Nature Division	Pick One		
Years in Current Business			
Total Years in Industry			
Number Of Employees			

Previous

Next

2. Trading as
 - Enter name the business trades as, where it differs to the legal name
3. Complete remaining fields as they relate to the business
 - Its important to enter time in industry and current business to give strength to the application

Address & Contact Details

Where the business information is provided from the Companies Office the registered address will populate here. This will need to be updated to the correct physical and postal address for the business, as applicable.

Step 3 of 9 Steps

Address and Contact Details

Unit Number

Street Name

Don

Suburb

Invercargill

Postal Address 1

Postal Address 3

Phone

Accountant Name

Street Number

51

Street Type

<Pick One>

City

<Pick One>

Copy Address

Postal Address 2

Postal Address 4

Website

Accountant Ph

Contact Person

Position Held

<Pick One>

Phone

Contact Email

Previous

Next

In the event the postal address is the same as the residential address, click on the Copy Address button and the data will populate in the following postal address fields.

1. Phone
 - Enter the business contact number
2. Website
 - Enables Finance Now to review the business profile and market presence
3. Accountant contact details are required to enable verification of financial strength of the business, if required
4. Contact person
 - Should be the main person to be contacted to discuss the application and subsequently for account management
 - All points of contact are recommended to ensure efficient account management

Sole Trader / Partners

The Sole trader or partners of a partnership are personally liable for the loan and Finance Now will be completing Credit Checks on each party entered here. Please ensure each person reads , understands and acknowledges the Finance Now Privacy declaration.

Complete all fields as noted below:

1. Full Name
 - Ensure correct legal name is recorded
 - This should be verified to the person's ID provided
2. Date of Birth
3. Home ownership, contact points and address are required to ensure effective account management
2. ID Type
 - Refer page 16 for Finance Now acceptable forms of customer identification
 - Endure all fields are entered with the correct information
 - If Passport provided additional details are required

Step 5 of 9 Steps

Sole Trader or Partnership

1. Credit Check. ☒ Full Name DOB

Home Owner Phone Email

St No St Name St Type Suburb City

ID Type ID Number ID Version ID Expiry

Previous

Next

NOTE:

- ⇒ For Sole traders only one set of details appears for completion.
- ⇒ For Partnerships, four sets of personal details fields appears for completion. as applicable
- ⇒ This screen does not appear for limited liabilities, trusts, societies or registered partnerships

Authorised Officer

Where the customer is any of the following organisation types, the Authorised Officer screen appears::

1. Limited Company
2. Inc. Society
3. Government Entity
4. Trust
5. Prime Customer
6. Limited partnership

Step 4 of 9 Steps

Authorised Officer - Persons/s authorised to act on behalf of the customer
☐ **Tick if Authorised Officer is a Director - click 'Next' and complete details in next screen**

1.

FirstName

MidName

LastName

Date Of Birth

ID Type

ID Number

ID Expiry

2.

FirstName

MidName

LastName

Date Of Birth

ID Type

ID Number

ID Expiry

Previous

Next

Under the Anti-Money Laundering legislation, Finance Now are required to verify any person in authority or beneficial ownership of an organisation.

Where the person signing on behalf of the customer—organisation or business entity we require you to complete their details in the above form. This enables Finance Now to complete the identification checks in compliance with the Anti-Money Laundering legislation.

NOTE: Where the Authorised Officer is the guarantor or a director of the customer DO NOT complete this screen—Tick the top box as shown below & Next to move to the next screen

☐ **Tick if Authorised Officer is a Director - click 'Next' and complete details in next screen**

Director/Guarantor

This screen does not appear for Sole Traders or Partnerships. Directors registered with the Companies Office will automatically populate here.

Step 5a of 9 Steps

Directors / Guarantors

1. Guarantor Privacy Acknowledgement ☐ **FirstName** **MidName** **LastName**

Home Owner **No** **Phone** **Email** **Date Of Birth**

St.No **St Name** **St.Type** **<Pick One>** **Suburb** **City**

ID Type **<Pick One>** **ID Number** **ID Expiry**

2. Guarantor Privacy Acknowledgement ☐ **FirstName** **MidName** **LastName**

Home Owner **No** **Phone** **Email** **Date Of Birth**

St.No **St Name** **St.Type** **<Pick One>** **Suburb** **City**

ID Type **<Pick One>** **ID Number** **ID Version** **ID Expiry**

3. Guarantor Privacy Acknowledgement ☐ **FirstName** **MidName** **LastName**

Home Owner **No** **Phone** **Email** **Date Of Birth**

St.No **St Name** **St.Type** **<Pick One>** **Suburb** **City**

ID Type **<Pick One>** **ID Number** **ID Version** **ID Expiry**

4. Guarantor Privacy Acknowledgement ☐ **FirstName** **MidName** **LastName**

Home Owner **No** **Phone** **Email** **Date Of Birth**

St.No **St Name** **St.Type** **<Pick One>** **Suburb** **City**

ID Type **<Pick One>** **ID Number** **ID Version** **ID Expiry**

1. For Guarantors:
 - Tick the Guarantor Privacy Acknowledgement box
 - ◊ A credit check will be completed, ensure this person has given their consent and has acknowledged the Finance Now privacy declaration
 - ID must be sighted for each guarantor and entered for electronic verification
2. For Directors:
 - Directors information is populated from the Companies Office
 - If guaranteeing agreement, ensure above steps completed
 - If not guaranteeing,
 - ◊ update fields but do not tick Guarantor Privacy Acknowledgement box
3. If guarantor/s or directors are not present to complete privacy acknowledgement
 - Do not tick the Guarantor Privacy Acknowledgement box,
 - Click next to continue to the next screen

Shareholders (>25%)

This screen does not appear for Sole Traders or Partnerships.

Shareholders name and per cent % of ownership registered with the Companies Office will populate here. Any person or organisation with >25% ownership is required to be verified by Finance Now.

NOTE: If you do not have the information now, do not enter any information, click next to move to the following screen.

Step 5b of 9 Steps

Principal Shareholders or Partners

Ownership% 85

FirstName Philip

MidName George

LastName Michael

Home Owner No

Phone

Email

Date Of Birth

St.No 114

St Name Dominion

St.Type Road

Suburb Mount Eden

City Auckland,1024 New Zealand

ID Type NZ / Australian Passport

ID Number AB132456

ID Expiry 22/06/2016

Ownership% 5

FirstName

MidName

LastName

Home Owner No

Phone

Email

Date Of Birth

St.No

St Name

St.Type <Pick One>

Suburb

City

ID Type <Pick One>

ID Number

ID Expiry

Ownership%

FirstName

MidName

LastName

Home Owner No

Phone

Email

Date Of Birth

St.No

St Name

St.Type <Pick One>

Suburb

City

ID Type <Pick One>

ID Number

ID Expiry

Ownership%

FirstName

MidName

LastName

Home Owner No

Phone

Email

Date Of Birth

St.No

St Name

St.Type <Pick One>

Suburb

City

ID Type <Pick One>

ID Number

ID Expiry

Previous

Next

Where there are shareholders with >25% ownership recorded and no personal information is completed, the application may not be automatically approved.

These applications will require further investigation by Finance Now to ensure compliance to the Anti-Money laundering legislation effective 30 June 2013.

Key Person Insurance

This screen only appears when this product is selected in step 1 and populates with the number of parties insured noted.

1. Where person is recorded in the guarantor/director screen
 - Click on the "Copy parties from previous step" button
 - Move the correct party to the section with the tick and remove the other parties or
2. Enter the persons details of the insured party as applicable

Step 6 of 9 Steps

Insured Parties

Copy Parties from Previous Step

1. KPPP ☒ Name Date Of Birth
St No St Name St Type <Pick One> Suburb City

2. KPPP ☐ Name Date Of Birth
St No St Name St Type <Pick One> Suburb City

3. KPPP ☐ Name Date Of Birth
St No St Name St Type <Pick One> Suburb City

4. KPPP ☐ Name Date Of Birth
St No St Name St Type <Pick One> Suburb City

5. KPPP ☐ Name Date Of Birth
St No St Name St Type <Pick One> Suburb City

Previous

Next

finance
NOW Money your way

20

Secured Asset Details

1. Enter a clear description of the goods being purchased or rented
 - Ensure full description is recorded
 - ◇ Including make, model and any serial or identification numbers
2. Where the goods are described as "Goods as per invoice number <type number applicable>"
 - Ensure the invoice number is recorded on the document
 - The customer must sign a copy of the invoice and it must be forwarded with the document for purchasing

The screenshot shows a web form titled "Secured Assets" with a progress indicator "Step 7 of 9 Steps" in the top right corner. The form has a light gray background and a blue border. It contains the following fields:

- Description:** A large text input field.
- Make:** A text input field.
- Model:** A text input field.
- Serial Number/ ID:** A text input field.
- Cash Price:** A text input field.

Below these fields is a dashed horizontal line. At the bottom right of the form, there are two buttons: "Previous" and "Next".

Note:

Where the customer is purchasing vehicle accessories, they must be the registered owner of the vehicle the accessories are being fitted to. Where this information is not known at this stage, click on Next to continue to next screen, this information may be added prior to document generation.

Invoicing for goods:

- ⇒ For Rental Agreement:
 - ◇ Goods are to be Invoiced to "Finance Now"
- ⇒ For Loan Agreement:
 - ◇ Goods are to be invoiced in the name of the customer

Application Summary

After entering your application data the following summary screen appears. Each screen has a direct link to enable editing the data prior to submitting for evaluation.

Once an application has been submitted for evaluation, you will be unable to edit the data. Any further changes required, please contact Finance Now Credit Analyst.

Step 8 of 9 Steps

Application Summary

Loan Details & Business Type	B800 SOL
Business Details	Clark Kent
Business Address & Contacts	27 Taylors RD, Sandringham Auckland
Authorising Officer	
Directors / Guarantors	
Sole Trader or Partnerships	Clark Superman Kent
Shareholders	
KPPP Insured Parties	
Secured Assets	Ghost busters sucker

Previous

Next

Print & Submit Application

The Print Application screen reports a summary of the application along with Finance Now Privacy Declaration. All parties connected to the agreement are reported at the bottom of this form along with the ID provided for verification.

SIGNED APPLICATIONS AND PRIVACY DECLARATION

Even though the application is being completed online, the customer must sign a printed copy of the application, which includes a Privacy Declaration. You must ensure that the option boxes at the bottom of the page are set to yes to verify you have sighted & the customer(s) have signed the declaration, and that their signatures match the ID provided.

Please confirm the application details are correct before continuing:-			
Application #:	1183713	Loan Type:	Business Rental
Originator:	220844 Southern Hospitality Ltd - Auckland	Business Type	Sole Trader
Full Legal Name:	Clark Kent		
Trading As:	Kentucky burgers		
Trading Address:	27 Taylors RD., Sandringham, Auckland		
Postal Address:	PO Box 12 St Lukes Auckland		
Contact Details:	Phone: 0800404040		
Cash Price (excl GST):	\$5,000.00		
	- Advanced \$0.00 = Amount Financed \$5,000.00		
Total Term:	36 months		

To FNL - Testinq Server ("FNL"), PO Box 1240, Invercargill 9840

Declaration
I/we agree that if this application is accepted by FNL - Testing Server "FNL", then I/we will be bound by the Terms and Conditions contained in the relevant Secured/Unsecured Loan or Rental agreement. I/we have read and understood the particulars which have been completed in this application form and declare that they are true and complete and have been made to FNL to enable FNL to determine whether or not to provide finance.
I/we have read and understood the Privacy Acknowledgement on this form and the insurance policy booklet(s) if I have applied for insurance. Any Contract signed by me/us shall have no effect unless and until FNL has approved this application and the facility has come into existence. This offer may be accepted by FNL communicating such acceptance to me/us either verbally or in writing and either directly or through a representative. Where there are two applicants, it shall be sufficient acceptance of this offer if FNL communicates its acceptance to either of us.

Insurance
Where a contract for insurance is entered into with any insurer ("the Insurer") as a condition of or in conjunction with the credit facilities to which this application relates or where the premium for a contract of insurance is financed by FNL: This application constitutes all or part of the proposal for such insurance. The contract for such insurance shall be in the Insurer's current standard form, a copy of which can be obtained from FNL on request. If I/we default on any payment due under the credit facilities to which this application relates, FNL may, at its entire discretion and at any time after my/our default: (1) terminate my/our cover under the relevant insurance policy; and (2) where the insurance policy is terminated, request that the Insurer pay any proportionate rebate of the premium under the insurance contract which is due to me, to FNL and authorise FNL to apply such refund towards my/our default. I/we authorise the disclosure of personal information held by any other party regarding: (1) my/our previous insurances of whatever kind and all previous claims under such insurances; or (2) any matter that the Insurer may reasonably regard as relevant to my/our insurance or any claim made there under.

Privacy Act Acknowledgement - Privacy Act 1993
Where this application has been completed by a Dealer, Vendor, Introducer or Broker, I/we authorise the Dealer, Vendor, Introducer or Broker to refer this application to FNL and its associated insurance providers.
I/we acknowledge that the information herein contained and/or obtained pursuant hereto, and/or obtained through the administration of my/our contract ("The Information") will be used for the purpose of:
1. Assessing my/our current and on-going credit worthiness;
2. Administering, financing, insuring and enforcing my/our contract(s);
3. Maintaining the integrity and effectiveness of FNL's credit records; the credit records of FNL's parent company, Southland Building Society ("SBS Bank") and those of credit reporting agencies;
4. Collecting, compiling and/or reviewing information, including both positive and negative information about my/our credit history such as information about my/our credit repayment record;
5. Marketing goods and services provided by the FNL and its assigns or related companies.

I/we irrevocably authorise FNL for any and all of the foregoing purposes:
1. To obtain information that is reasonably required concerning me/us from any source including, but not limited to, credit reporting agencies, employers, past and current credit providers. You hereby permit all of these parties to provide such information to FNL;
2. To collect, retain and use the Information, including for the purpose of e-mail and eMoney services, and other electronic or social media marketing or communication services between me/us and FNL and/or its assigns or related companies used in connection with the purposes outlined above;
3. To provide the Information to brokers, credit reporting agencies and insurers providing insurance services incidental to my/our contract(s);
4. In the event that this application is declined, to disclose the reasons for the decline to the Dealer, Vendor, Introducer or Broker, as the case may be;
5. In the event of my/our default, to provide the Information (together with details of the my/our dealings with FNL) to credit reporting agencies, SBS Bank and to any person providing services to FNL in connection with my/our contract(s).

Provision of Additional Services
I/we understand and authorise that from time to time FNL may disclose my/our personal information or disclose my/our name, address and phone number to another agency, approved by FNL, for the purpose of market research and/or offering additional credit facilities. If you do not want to receive these additional products and services please indicate in the box provided.
☐ I do not.

The information shall be held by FNL at the business address(es) of FNL and by other persons for the purposes described above. Where the Information can be readily retrieved, you shall have access to it, the right to request correction and the right to be notified of action taken in response to any such request, subject to payment of any reasonable charges.

Customer(s) - Sole Trader/Partner(s)

Clark Superman Kent	Full Drivers Licence: RE132456	Signature:
Jennit Burger	Full Drivers Licence: wq123123	Signature:

Southern Hospitality Ltd - Auckland Salesperson to complete this Section:

Confirmation of Authorised Officer(s)/Guarantor(s)/Director(s)/Shareholder(s)/Partner(s) identification. I confirm that I have personally sighted the original identification and verified for each party listed above

confirm each individual Customer/Guarantor has acknowledged the Finance Now Privacy acknowledgement (this page)

No ☐

No ☐

Continue

Note: The 'Credit Application and Privacy Declaration' does not need to be printed and signed if the customer has completed and signed a Manual Application Form – saving time.

Application Outcome

The system will evaluate the application and advise a decision on-screen. The screen will also show the Application Number and a summary of the application and confirms:

- Finance product used (loan or rental)
- Application outcome (all decisions will be advised by email)
 - ◊ Approved—OK to proceed to generate documents
 - ◊ Conditional Approval—Decision pending FNL credit investigation
 - ◊ Declined
- Contract Purchase Limit
 - ◊ May be set by Finance Now after the Credit Risk Assessment when exact amount required is not known at time of application
- Repayment Details
- View Credit Report— allows the customer to view their credit report if requested

Application Outcome

[Home Page](#)
[Previous Page](#)

Application Number	1183708
Dated	Friday, 11 October 2013
Full Legal Name	Silver Surfer
Address	6 Ranleigh RD Mt Albert, Auckland
Telephone	096237590
Application For	Business Rental
Originator	Southern Hospitality Ltd - Auckland (220844)
Business Type	Sole Trader
Loan Value	\$5,000.00
Guarantor(s)	Silver Board Surfer
Key Person Insurance	None

Application Outcome Conditional Approval

Verify Business Details and Shareholders - Check Accounts Conditions apply. The information in your application is being verified. This could take up to one hour. If the outcome has not changed to either Approved or Declined in one hour then please contact us on 0800 365 287.FNL Verifying details

Business Rental

Contract Purchase Limit*: \$0

Rental amount of \$5,000.00 equates to 24 payments of \$251.33 monthly and \$282.58 including GST.

***Contract Purchase Limit is available for this purchase only. Once this purchase is complete further purchases will require credit re-assessment.**

Application Evaluated Successfully.

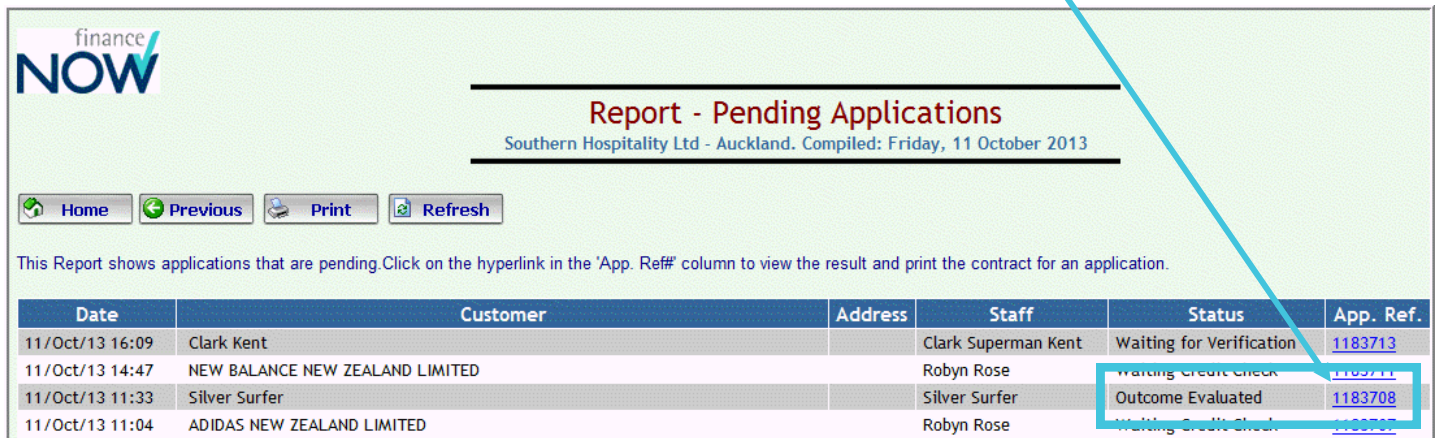
[Print Direct Debit Form](#)
[View Credit Report](#)

[Home Page](#)
[Previous Page](#)

Pending Applications

All applications submitted to Finance Now for evaluation will be reported in the Pending applications screen accessed as follows:

1. Select Pending applications from the Qik home page
2. Locate application and check status for outcome
3. When Outcome evaluated appears
 - Click on the App Ref. link to access the application outcome screen and
 - Complete document generation when approved



finance NOW

Report - Pending Applications

Southern Hospitality Ltd - Auckland. Compiled: Friday, 11 October 2013

[Home](#) [Previous](#) [Print](#) [Refresh](#)

This Report shows applications that are pending. Click on the hyperlink in the 'App. Ref#' column to view the result and print the contract for an application.

Date	Customer	Address	Staff	Status	App. Ref.
11/Oct/13 16:09	Clark Kent		Clark Superman Kent	Waiting for Verification	1183713
11/Oct/13 14:47	NEW BALANCE NEW ZEALAND LIMITED		Robyn Rose	Waiting Credit Check	1183711
11/Oct/13 11:33	Silver Surfer		Silver Surfer	Outcome Evaluated	1183708
11/Oct/13 11:04	ADIDAS NEW ZEALAND LIMITED		Robyn Rose	Waiting Credit Check	1183705

Generate Agreement

GENERATE LOAN OR RENTAL AGREEMENT

Review your Pending list for applications at the status "Outcome Evaluated". Click on the application number to access the Application Outcome screen. Where the application is declined, no further action is available. Contact Finance Now direct should you wish to discuss further.

All approved applications will appear as below and the following reported:

1. Conditions of approval
 - Appear below the application outcome in **ORANGE** print
2. Contract limit
 - Reports the approved limit for the application
 - Provides a breakdown of the amount financed and payments due over the term
 - Confirms product type—rental or loan
3. Where the final value of the goods is valued for an amount other than that recorded here, and is less than the contract purchase limit, please select **Edit/Upsell** to correct as follows:
 - Step 1—Loan details—correct cash price & ensure payments re-calculated
 - Step 7—Secured Assets—update description of goods (all fields applicable) or enter "as per Invoice <enter actual number>
 - Continue to and print the "Print Application Form", click continue to return to the Application Outcome screen
4. Once Approved
 - Click on Commit & Continue to generate the agreement
 - ◇ If outcome has changed please contact Finance Now

Application Outcome **Approved**

"Approved with both partners required to sign as the customer and initial the left hand sections confirming they have received our terms and conditions page"

***DL to be sighted & verified by**

All approvals are subject to a final checking of additional details to be provided prior to contract generation.

Business Rental

Contract Purchase Limit*: \$9000

Rental amount of \$8,500.00 equates to 48 payments of \$245.97 monthly and \$272.53 including GST.

***Contract Purchase Limit is available for this purchase only. Once this purchase is complete further purchases will require credit re-assessment.**

Application Evaluated Successfully.

Select next action for this application:

 [Edit or Upsell](#) application (will be re-evaluated).

 [Commit and Continue](#) this application

After this point the application cannot be edited.

 [Print Direct Debit Form](#)

 [View Credit Report](#)

 [Home Page](#)

 [Previous Page](#)

Generate Agreement cont...

PAYMENT DETAILS

Finance Now provides a number of payment methods for your customers to use. Our payment method is **Direct Debit**. It is the most cost effective and easy method of payment, and lets the customer easily alter their payments and/or payment date by calling us on our toll free number 0508 10 20 40.

Payment Details

[Home Page](#)
[Previous Page](#)
[Print Direct Debit Form](#)

Application Reference Number : **1183708** -- \$5000

Payment Options

Payment Method	Direct Debit	Payment schedule assuming contract is signed today.
Payment Frequency	Monthly	Payment Amount \$282.58
Payment Day	No Day	Number of Payments 24
Bank Name		First Payment Due 10/10/2013
Bank Account Name		GST Number xx-xxx-xxx
Bank Branch Address		
Bank Account Number		

IMPORTANT:

- For a **Direct Debit** all fields must be completed, including **Bank Account Number**
 - Bank Accounts** must be in the following format: XX-XXXX-XXXXXXX-XX

Finance Now will provide the customer with their account reference number by letter within two weeks of purchasing the contract.

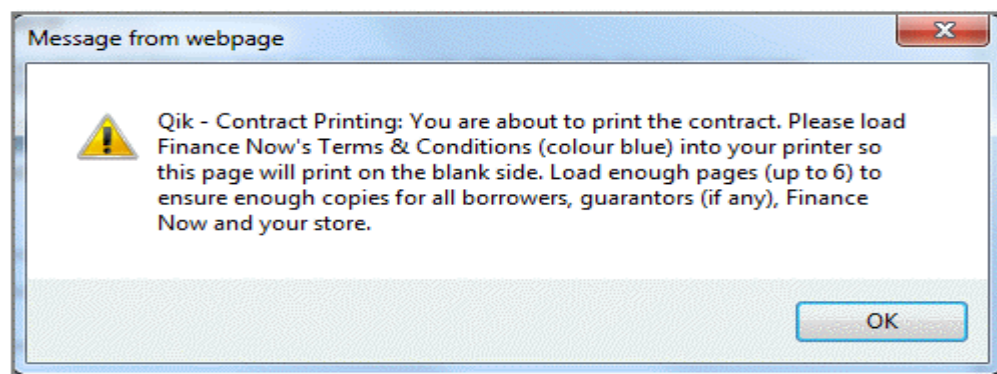
However, the customer can call Finance Now toll free to 0508 10 20 40 in advance to obtain their account reference number.

Generate Agreement cont...

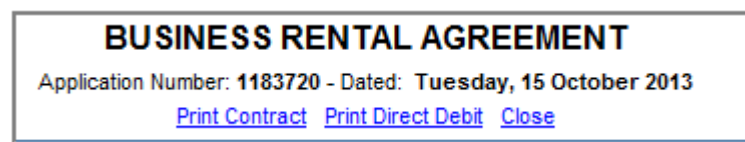
PRINTING THE AGREEMENT

Agreements must be printed the Business Loan or Rental terms & Conditions as applicable. After completing the payment details & clicking continue the agreement appears and you are prompted to print the agreement on the reverse side of the Finance Now Terms & Conditions.

See warning message below:



The top of the contract image has a number of options to assist you:



- | | |
|---------------------------|--|
| Print Contract | To print the contract if you haven't already done so |
| Print Direct Debit | To print the customers Direct Debit Form |
| Close | To close agreement screen and return to the Application Outcome screen |

When Print Contract is selected the system will generate a printer dialogue box. This will allow you to select the number of copies of the agreement you wish to print.

You will need to print copies for the following (if applicable):

1. Finance Now Ltd
2. Customer
3. Second Applicant
4. Guarantor
5. Store / Head Office

Business Rental Agreement

The Finance Now Business Rental Agreement is a legally binding document, and therefore must be accurate in its representation of what the customer has agreed to. Please ensure Terms & Conditions are read and understood prior to completing this document

The Agreement is split into the following sections:

1. Customer details
2. Guarantor details
3. Description of goods relating to the agreement
4. Tax Invoice component of the agreement
5. Payment method, term, amounts due and dates applicable (includes KPPP where applicable)
6. Customer acknowledges terms of agreement
7. Signatures required for all parties to agreement

 BUSINESS RENTAL AGREEMENT		Application Number: 1183706 - Dated: Tuesday, 15 October 2013 Print Contract Print Direct Debit Close		Fax: 0800 365 268
EQUIPMENT SUPPLIER				
Dealer Name: <dealer's name populates here>		Dealer Number: <dealer number here>		Product Code: B800
THE CUSTOMER(S)				
Full Legal Name(s): FINANCE NOW LIMITED				Business Type: Limited
Trading As: NOW...				Company Number: 9999988
Postal Address: PO Box 41325 St Lukes Auckland				
Authorising Officer(s): Robyn Rebecca Rose				
THE GUARANTOR(S)				
1. Full Name: Fred Barney Flintstone		Address: 11 Guthrie RD Invercargill Invercargill		
DESCRIPTION OF EQUIPMENT (THE EQUIPMENT)				
Brand	Description	Model No.	Serial No.	
Ford	Ford Falcon	Falcon	faaatfd098ggl1234	
TAX INVOICE		TOTAL RENTAL FOR MINIMUM RENTAL TERM		
GST Registration Number 76-748-732		Rental: \$6,521.76		
This tax invoice applies only to instalments during the MINIMUM RENTAL TERM		GST: \$750.00		
Commencement Date _____ Min. Rental Term 36 Months		Total: \$7,271.76		
Deferral Period 0		• Rental instalments are payable to the Company (at it's above address or by direct debit if the Company so requires). • The above figures Do Not include Insurance Premium.		
PAYMENT METHOD		SIGNATURE(S)		
Payment Method - Direct Debit		Executed by and on behalf of the customer		
First Payment of \$201.99 Due on _____		Customer(s)		
Followed by 35 Monthly Instalments of \$201.99		Signature _____		
Commencing on _____		Full Name _____		
The Company agrees to rent to the Customer and the Customer agrees to rent from the Company the Equipment on the terms specified above and on the terms and conditions set out in the Business Rental Standard Terms and Conditions ("the Standard Terms") (which are deemed to be incorporated in this Schedule as if repeated in full). Words appearing in capitals and used in this Agreement shall, unless the context requires otherwise, have the same meaning as in the Standard Terms.		Signature _____		
The Customer Acknowledges that: - This Schedule together with the Standard Terms sets out all the terms on which the Customer has agreed to rent the Equipment and nothing that the Equipment Supplier has advised (either verbally or in writing) contradicts these terms. - Any variation to this Schedule or change to the Equipment must be approved by the Company in writing. - The Equipment Supplier and any salesperson or employee or agent thereof is not an agent of the Company nor has any authority to speak for or bind the Company in any way. - The Company is a financier and has not manufactured or supplied the Equipment and the Customer does not rely on the Company's skill, opinions or judgement in any way in relation to the Equipment. - The Company is not in any way responsible for the maintenance, servicing or repair of the Equipment and the Customer acknowledges that it must pay the Total Rental for the Minimum Rental Term, despite any inability by the Customer to maintain, service or repair the Equipment. - The Equipment is to be used primarily for business purposes. - The Customer has received a copy of the Standard Terms. - The Customer has received a copy of KPPP Terms & Conditions (where KPPP is taken). - I am legally authorised to sign this contract.		Full Name _____		
initial: _____		Guarantor(s) Signature _____ Full Name _____ The Guarantor (if any) requests the Company to rent the Equipment to the Customer on the terms of this Schedule and agrees to guarantee the Customer's obligations hereunder Date of Agreement _____		

Business Loan Agreement

The Finance Now Business Loan Agreement is a legally binding document, and therefore must be accurate in its representation of what the customer has agreed to. Please ensure Terms & Conditions are read and understood prior to completing this document

The Agreement is split into the following sections:

1. Customer details
2. Guarantor details
3. Financial details and Payments—breakdown of customers financial obligation under the loan
4. Description of goods relating to the agreement
5. Customer acknowledges terms of agreement
6. Signatures required for all parties to agreement

finance NOW		BUSINESS LOAN AGREEMENT		Fax: 0800 365 268
Application Number: 1183661 - Dated: Tuesday, 15 October 2013		Print Contract Print Direct Debit Close		
THE SUPPLIER				
Dealer Name: <dealer name inserted here>		Dealer Number: <dealer number here>		Product Code: B850
THE CUSTOMER(S)				
Full Legal Name(s): <customer's name populates here>				Business Type: Sole Trader
Trading As: Rosies Gardens				Company Number: N/A
Postal Address: PO Box 1221343 St Luke Auckland				
Street Address (location of the Equipment): <physical address populates here>				
THE GUARANTOR(S)				
1. Full Name: <full legal name is populated here>		Address: <residential address populates here>		
FINANCIAL DETAILS		PAYMENTS		
Principal	\$ 4,995.00	First Payment of \$254.63		
Insurance Premiums (KPPP)	\$ 0.00	Due on _____		
Registration Fees	\$ 10.00	Followed by 23 Monthly Instalments of \$254.63		
Loan or Documentation Fee	\$ 150.00	Commencing on _____		
Loan Advance	\$ 5,155.00	Final Payment 254.63		
Interest Rate	%p.a. 16.90	Total Cost of Credit \$1,116.12		
		Deferral Period 0		
DESCRIPTION OF NEW SECURITY				
Make	Model No.	Serial No.	Description	
dfbgfd	drgf	drfgdfgfg908s0d9f8	Heaps Of Garden Equipment	
Specific Security Agreement dated [] over []				
General Security Agreement over all present and after acquired property dated []				
Agreement to Mortgage over [] dated []				
The Company agrees to advance to the Customer the Loan Advance on the terms specified above and on the terms and conditions set out in the Business Loan Standard Terms & Conditions ("the Standard Terms") (which are deemed to be incorporated in this Schedule as if repeated in full). The Customer agrees: (a). That the Loan Advance is to be used primarily for business purposes; (b). To pay the Company the amount payable by the Instalments on the dates and in the manner shown above; (c). To observe and perform the further terms set out in the Standard Terms & Conditions; (d). Where the Security Schedule is completed then: (i). clauses 11 to 18 of the Standard Terms apply; and (ii). if the Customer is using the Loan Advance to purchase the Equipment, the Customer directs the Company to pay the Loan Advance to the supplier of the Equipment in payment of the purchase price of the Equipment (e). The Customer acknowledges receipt of a copy of the Standard Terms. (f). The Customer has received a copy of KPPP Terms & Conditions (where KPPP is taken). (g). I am legally authorised to sign this contract. The Guarantor (if any) requests the Company to advance the Loan Advance to the Customer on the terms set out in this Schedule and agrees to guarantee the Customer's obligations hereunder. Initial: _____		SIGNATURE(S) Executed by and on behalf of the customer Customer(s) Signature _____ Full Name _____ Guarantor(s) Signature _____ Full Name _____ Date of Agreement _____		

- Note:**
1. Any changes to the document must be agreed to in writing by FNL prior to change being made
 2. Twink or 'white out' cannot be used on the document
 3. Any changes to the document must be initialled by all parties

Agreement Execution

BUSINESS RENTAL AGREEMENT

- All parties required to read and sign the agreement
- If signed on behalf of an entity, ensure person/s signed are authorised to sign on behalf of the business
- Privacy declaration to be signed by each party guaranteeing or personally liable for the agreement to enable credit checking to be completed
- Disclosure for rentals:
 - ◊ Agreement discloses the minimum rental term, monthly payments and goods rented
 - ◊ No requirement to disclose the purchase price of goods, unless requested for accounting purposes
 - ◊ No requirement to disclosure interest rate or establishment fee
- Invoice to be made out to Finance Now

BUSINESS LOAN AGREEMENT

- All parties required to read and sign the agreement
- If signed on behalf of an entity, ensure person/s signed are authorised to sign on behalf of the business
- Privacy declaration to be signed by each party guaranteeing or personally liable for the agreement to enable credit checking to be completed
- Disclosure for loan:
 - ◊ Agreement discloses:
 - * the term,
 - * cash price of goods,
 - * monthly payments
 - * goods being purchased
 - * interest rate
 - * establishment fee
 - * KPPP insurance premium, if applicable
- Invoice to be made out to the Customer

What Happens Next?

The following items must be completed and returned to Finance Now prior to payment being made for the agreement:

- ⇒ **Signed Application Form**
Including Privacy Acknowledgement and ID verification
- ⇒ **Signed & Witnessed Agreement (Loan or Rental)**
- ⇒ **Signed Bank Authority** (where applicable) **DD or AP**
 - ◆ Copy of third party ID if account is being paid by a person other than the signed customer
- ⇒ **Signed copy of invoice** (where applicable)
- ⇒ **Contract IMAGE PURCHASING**
 - Purchasing Checklist completed by Retailer
 - Refer to the FNL Manual "Purchasing from Image for Business Finance"

You must also have given the Applicant(s), and where applicable the Guarantor(s):

A signed copy each of the Agreement with a copy of the Finance Now Terms & Conditions

- ◆ All parties having signed the agreement
 - ◆ Ensure each customer initials the "customer acknowledgement" section to confirm they have read, understood and received a copy of the Agreement and Terms & Conditions of the Agreement
- ⇒ A copy of the Privacy Acknowledgement (if requested)
 - ⇒ A Key Person Payment Protection Policy Sheet (if insurance is sold)
 - ⇒ A copy of warranty documentation (if warranty is sold)

What then?

Finance Now will load the customer's agreement into our system and make payment to the retailer within 24 hours of receiving the completed documentation.

Finance Now will generate a 'Welcome to Finance Now' letter to be sent to the applicant outlining the details of their contract.

Finance Now will lodge, where applicable, the customer(s) Bank Authority.

For any amounts overdue Finance Now will contact the customer directly to discuss.

Note: Rather than sending the documentation directly to Finance Now, you may be required to send the documentation to your Head Office who will then forward to Finance Now. **Please check with your manager.**

Your Turn

Now it's your turn! Using the Qik Training Site please load and produce documentation for the following customer.

Logon: fnt7777777

Password: busfin1

Test Case Details:

Business Type: Sole Trader

George William Bush

Date of Birth: 1/5/1962

Address: 1 White House Lane, Howick, Auckland (been there 5 years)

Ph. 09 3456667

Drivers License CX121234, version 001, exp 12/12/2018

Business Loan: B850

Transaction: \$5000

In business : 6 years

In Industry: 12 years

Employees : 1

Contact Details

Kelvin Williams
National Sales Manager

09 845 0816
021 798 933
kelvin@financenow.co.nz

Grant Forbes
Credit Manager

09 845 0821
021 401 455
grant@financenow.co.nz

Area Managers

Anthony Booth
Auckland (North)

09 845 0815
021 346 342
anthony@financenow.co.nz

Allan Webber
Auckland (South)

09 845 0811
021 346 331
allan@financenow.co.nz

Nina Naera
Business Finance & Akl (South)

09 845 0825
021 346 779
nina@financenow.co.nz

Emmett Gradwell
Bay of Plenty

07 542 3415
021 346 334
emmett@financenow.co.nz

Maria Jones
Waikato/Taranaki

07 838 3953
021 346 377
maria@financenow.co.nz

Keri Morresey
Lower North Island

021 0273 8303
keri@financenow.co.nz

Andy Stone
Wellington

021 401 464
andys@financenow.co.nz

Don Bowden
Christchurch

03 352 4340
021 279 4679
don@financenow.co.nz

Steve Turton
Invercargill

03 211 1242
021 346 315
stevet@financenow.co.nz

Postal Address

PO Box 41335
St Lukes
Auckland 1346

Retailer Support
Toll Free: 0508 868 868