

PROCESS

Business Finance

Training Manual - 202012

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Introduction

Welcome to the Finance Now Training Module – Process.

This Module has been designed to train your salespeople 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 \$2.5 billion in assets. Like FNL it is a wholly New Zealand owned and operated company. We have in excess of 1100 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 and 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 retail store(s). You can process applications and contracts directly in the Qik Intermediary portal held on the internet or, where applicable completing the manual application form and emailing to our business unit at Finance Now. 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.

The Application Process

Manual Application 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 completed manual form can be emailed to Finance Now for data entry into Qik. If the application is approved, documentation will be available to be printed from the Pending List in Qik

All manual forms are to be sent to either of the following for data entry & credit risk assessment:

- Email completed forms to: businessfinance@financenow.co.nz

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

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

- Greater accuracy
 - Handwriting can sometimes be hard to read on the emailed version
- On-line reporting
 - Monitor your finance sales online


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 salesperson is required to sign, verify the information and identification documents are a true match to the parties presenting and are valid and correct:

1. Applicants/customers information required (additional sections available on the reverse of the form)
 - a. Sole Trader / Business Partners / Guarantor
 - i. full details including ID & privacy section signed
 - b. Authorised Officer
 - i. full name, date of birth and ID details
 - ii. sign application form on behalf of customer
 - c. Directors not guaranteeing
 - i. full name, date of birth and ID details

- d. Shareholders >25% ownership
 - i. full name, date of birth and ID details
- 2. ID details must be provided for each & the original sighted by you
 - a. Customer identification is critical to Finance Now. it ensures the person applying is a valid person, minimising any identity fraud, privacy issues and ensures we meet our obligations under current legislation requirements.
 - b. ID is required for each party to the agreement and any beneficial owners associated to that entity

- 3. Retailer / Dealer / Introducer verification section
 - a. Verify & sign that ID has been sighted — original ID must be sighted
 - b. Insurance documents, where the goods are a Motor Vehicle the Insurance must be in the name of the company or business or if under the director or owners personal name noted as used for business purposes

Application for Finance Form – Business Loan or Rental



Application for Business Finance

APPLICATION NUMBER:

bfinquiries@financenow.co.nz

1. COMPANY / BUSINESS / APPLICANT DETAILS

Full Legal Name		Trading as	
Nature of Business		Company No.	Yrs In Business
<input type="checkbox"/> Ltd <input type="checkbox"/> Inc. Soc <input type="checkbox"/> Trust <input type="checkbox"/> Govt Entity <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Trader		Yrs In Industry	Employees

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 <input type="checkbox"/> Male <input type="checkbox"/> Female	Business Fax ()	Accountant Ph ()
Position Held	Website	Email

5. PRINCIPAL / SHAREHOLDERS / PARTNERS / AUTHORISED OFFICER

Surname	First Name(s) <input type="checkbox"/> Male <input type="checkbox"/> Female
Address	
NZ Resident (Permanent) <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Owner <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Ph ()	Mobile ()
Email	If > 25% ownership % DOB / /
<input type="checkbox"/> NZ Drivers Licence <input type="checkbox"/> NZ/ALIS Passport <input type="checkbox"/> C/Seas Passport Country	
DL Version (Sb)	ID No. Expiry Date / /

Acting as Guarantor

PRINCIPAL / SHAREHOLDERS / PARTNERS / AUTHORISED OFFICER

Surname	First Name(s) <input type="checkbox"/> Male <input type="checkbox"/> Female
Address	
NZ Resident (Permanent) <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Owner <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Ph ()	Mobile ()
Email	If > 25% ownership % DOB / /
<input type="checkbox"/> NZ Drivers Licence <input type="checkbox"/> NZ/ALIS Passport <input type="checkbox"/> C/Seas Passport Country	
DL Version (Sb)	ID No. Expiry Date / /

Acting as Guarantor

6. PAYMENT METHOD BY DIRECT DEBIT

Bank Name	Bank Branch	Bank	Branch	Account Number	Suffix
-----------	-------------	------	--------	----------------	--------

Preferred Pay Date: _____ Frequency: Weekly Fortnightly Monthly

7. 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. I declare that the credit applied for is to be used wholly or predominantly for business and therefore will not be governed by part 2 of 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. I certify as 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	Applicant Name
Signature <input checked="" type="checkbox"/> _____ Date / /	Signature <input checked="" type="checkbox"/> _____ Date / /
Guarantor Name	Guarantor Name
Signature <input checked="" type="checkbox"/> _____ Date / /	Signature <input checked="" type="checkbox"/> _____ Date / /

8. 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 <input checked="" type="checkbox"/>

9. LOAN DETAILS

Purpose of Loan	
Rental	Business Loan
Purchase Price (ex GST) \$	Loan Amount \$
Monthly Rental Payment (ex GST) \$	Monthly Loan Payment \$
Term (mths)	Deferred Period (mths)
Acceptance fee (office use only)	Interest rate (office use only)

Key Person Payment Protection (KPPP)

Yes No

Record details of insured person on reverse. Policy details are provided with your contract.

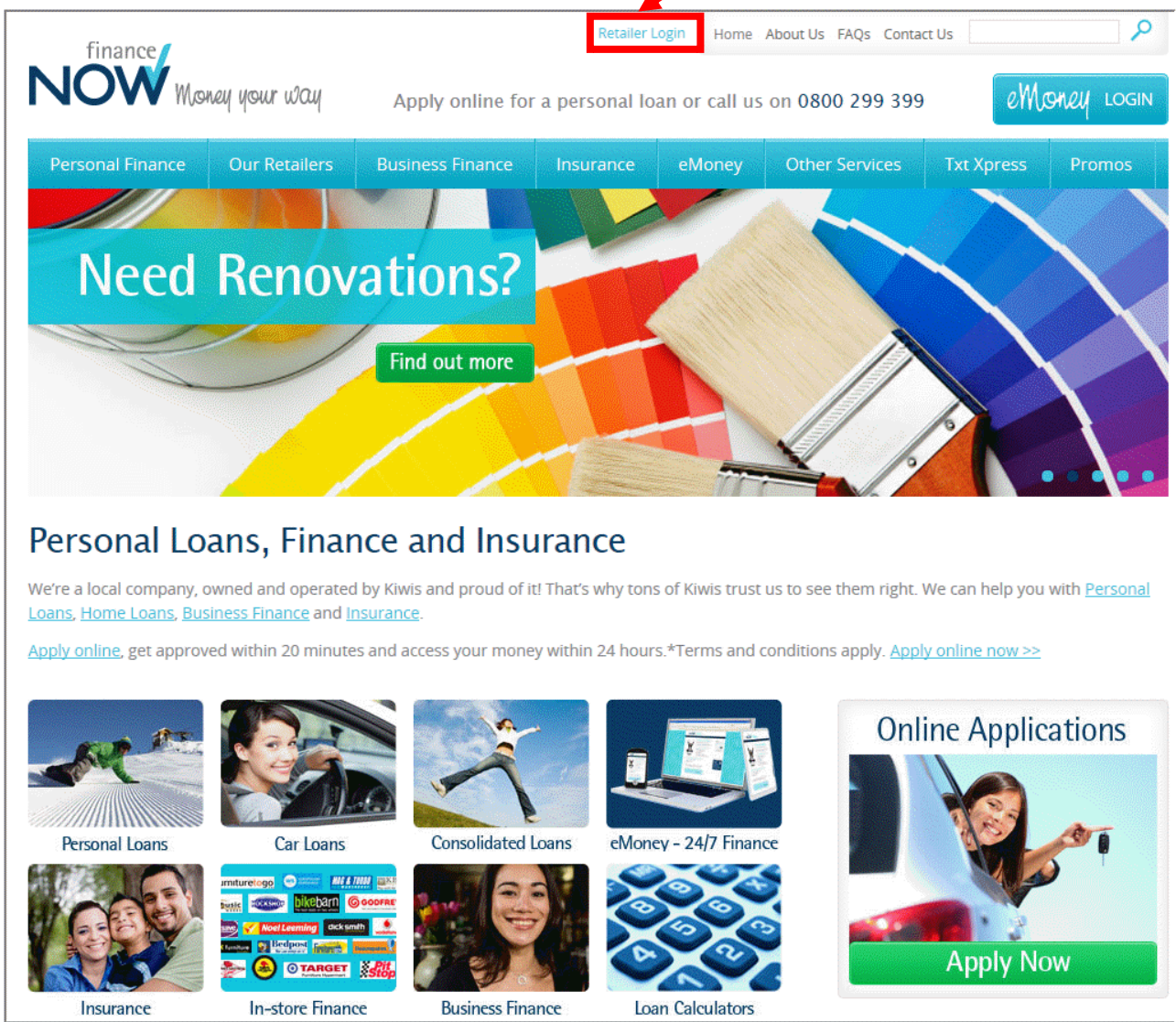
BF01 PC1 October 2020

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.

Select **Retailer Login** to guide you through to Finance Now's Secure Login



The screenshot shows the Finance Now website homepage. At the top left is the logo "finance NOW Money your way". To the right of the logo is the text "Apply online for a personal loan or call us on 0800 299 399". Further right is a search bar and a "eMoney LOGIN" button. Below this is a navigation menu with links: "Personal Finance", "Our Retailers", "Business Finance", "Insurance", "eMoney", "Other Services", "Txt Xpress", and "Promos". A red arrow points to the "Retailer Login" link in the top right corner. Below the navigation menu is a large banner with the text "Need Renovations?" and a "Find out more" button. Below the banner is the heading "Personal Loans, Finance and Insurance" followed by a paragraph of text and a link to "Apply online". Below this is a grid of eight service tiles: "Personal Loans", "Car Loans", "Consolidated Loans", "eMoney - 24/7 Finance", "Insurance", "In-store Finance", "Business Finance", and "Loan Calculators". To the right of the grid is a "Online Applications" box with an "Apply Now" button.

Logging On

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

QIK WANT IT NOW GET IT NOW

Secure Login

Please enter your username and password below.

Login

FNLFBR01
retailer@financenow.co.nz

finance
NOW
Money your way

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FINANCE NOW, the Finance Now logo, FINANCE NOW MONEY YOUR WAY, MONEY YOUR WAY,
QIK and the QIK logo are all registered trade marks of Finance Now Limited.
All rights reserved

REMEMBER:

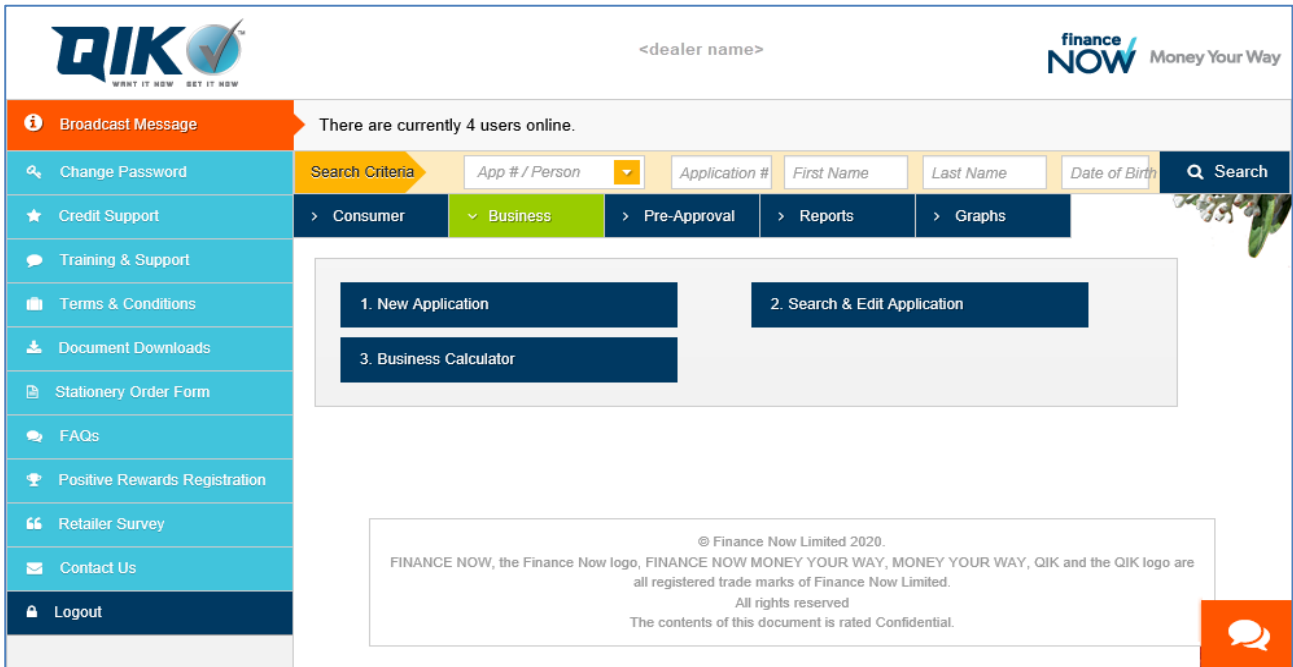
The Secure Login is '**case sensitive**'. It is important that you copy your username and password as they appear.

Note:

- Your user name and password are unique per user and should be kept in a safe place and not shared
- 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

Qik Home Page

The home page gives you access to all the elements you will require to complete business rental or loan application and generate documents for execution. Use this to navigate your way around.



1. The contents of this screen are as follows:

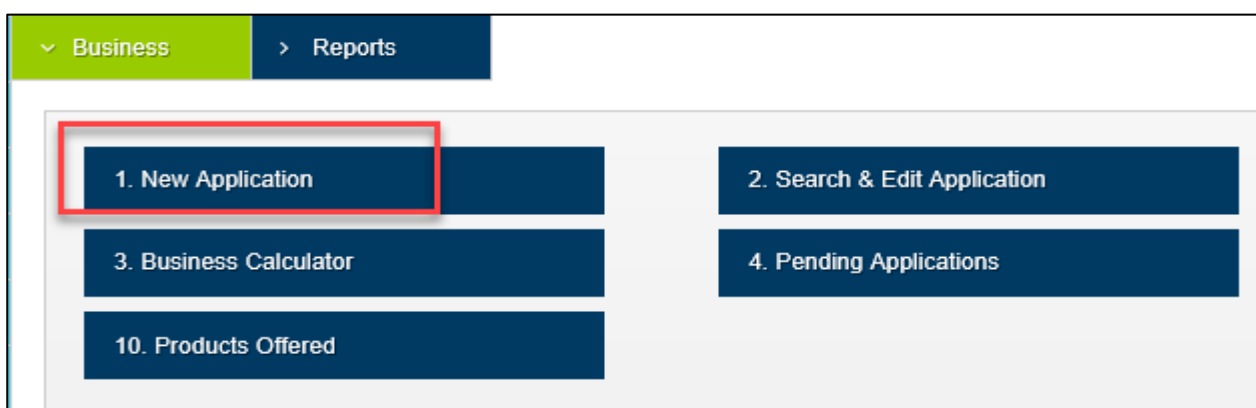
- a. Left side menu options relate to the web site & general functions such as:
 - i. FAQ's, contact Finance Now by email and where the branch password is updated
 - ii. Click on the button for the item required
- b. Search Criteria
 - i. This function is for individual consumers only, not available for business customers
- c. Application menu under the search criteria across the top
 - i. Business
 - 1. Where applications are generated
 - 2. Ability to search a prior application
 - 3. Calculator to help calculate loan or rental payments
 - 4. Pending List - reports the applications submitted and the current status
 - ii. Reports
 - 1. Ability to monitor your dealership applications
 - 2. Provides a variety of reports are available for analysis of portfolio
 - 3. Graphs to show statistical reporting on applications

Create Application

All business applications are created using the data capture screens from the Application form.

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 more informed and accurate decision.

To start click '1. New Application' on the Qik homepage.



1. Step 1 – Loan Details

This step provides Finance Now with the key information for the transaction to be completed.

1. Product type
 - a. The product types applicable for the dealer will be displayed and may include -
 - i. B800—Business Rental
 - ii. B810 – Rental deferred
 - iii. B850—Business loan
 - iv. B860 – Business Loan - deferred
 - v. B705 - Business Motor Vehicle loan
2. Purpose of Loan
 - a. Will only be displayed for a loan
3. Loan amount or Purchase Price (ex GST)
 - a. Business Rental
 - i. Enter the purchase price of goods EXCLUDING GST
 - b. Business loan
 - i. Enter the amount of the loan INCLUDING GST
4. Number of payments
 - a. Minimum term for the loan or rental
 - b. Payments are automatically calculated and populate in the monthly payment field
5. Key Person Insurance (KPPP)
 - a. Select yes or no, subject to customer needs & enter the number of persons to be covered
 - b. If yes selected, the payment will populate in the with KPPP field to show

- comparison
- 6. Monthly payment
 - a. Automatically populates
 - b. If rental, payments are shown with and without GST
- 7. Edit button
 - a. When selected, the Interest rate and booking fee appear
 - b. See your manager before changing these figures
- 8. Calculator
 - a. This provides the ability to calculate the repayments or amount financed based on the data entered
- 9. Business Type
 - a. Select from the drop box as applicable

Step 1 of 9 Steps

Loan Details

Product Type: B800 - Business Rental

Cash Price exc GST:

Number of Payments:

Key Person Insurance: No Number: 0

Monthly Payment exc GST:

Monthly Payment inc GST:

With KPPP:

With KPPP:

Buttons: Edit, Calculate Monthly Payment, Calculator

Business Type: <Pick One>

Customer Name:

Dealer Salesperson:

Next

- 10. Where customer is a company it is searched in the company's office and a list of matching names is returned for selection

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

- a. Click on the link of the matching company
 - i. The company details will be downloaded to Qik
 - ii. These will need to be checked and moved to the correct fields as you go through the application process

2. Step 2 – Business Details

1. Full Legal name
 - a. This field is free type for sole traders & partnerships
 - b. If registered partnership, company, trust data is populated from the companies office along with the company number
 - c. You will need to click in the Full legal name field for the data to refresh and populate
2. Trading as name is a free type field
 - a. Other fields are able to be populated with data as provided in the application form
3. Complete the remaining fields as they relate to the nature of the business
 - a. It is important to enter the time in industry and current business to give strength to the application

The screenshot shows a web application interface for creating a business application. At the top, there is a navigation bar with icons for back, home, refresh, and lock, and the text 'Create Business Application' and 'Tuesday 08 September 2020 - 17:14'. Below this, a blue bar indicates 'Step 2 of 9 Steps'. The main content area is titled 'Business Details' and contains the following fields:

Full Legal Name	<input type="text"/>	Company No.	<input type="text"/>
Trading As	<input type="text"/>		
Business Nature	<input type="text" value="<Pick One>"/>		
Business Nature Division	<input type="text" value="<Pick One>"/>		
Years in Current Business	<input type="text"/>		
Total Years in Industry	<input type="text"/>		
Number Of Employees	<input type="text"/>		

At the bottom right, there are two blue buttons: 'Previous' and 'Next'.

3. Step 3 – Address and contact details

Business address screen now has the address finder function to ensure the address entered is a valid address. Enter each address as provided by the business. Where the postal address is the same as the physical, use the copy button.

The email address entered here will be validated as a correct email domain. Warning messages returned when fields required are not completed

Ensure the contact person and contact details are recorded. This person should be main person to be contacted to discuss the application and subsequent account management

The screenshot shows a web application interface for creating a business application. At the top, there is a navigation bar with a logo, back, home, refresh, and lock icons, and the title 'Create Business Application' with the date and time 'Tuesday 08 September 2020 - 17:34'. Below this is a progress indicator 'Step 3 of 9 Steps'. The main form area is titled 'Address and Contact Details' and contains two sections: 'Address Finder' and 'Address/PO Box Finder'. The 'Address Finder' section has a search bar and fields for Unit Number, Street Name, Suburb, City, Street Number, Street Type, and Postcode, along with a 'Copy Address' button. The 'Address/PO Box Finder' section has a search bar and fields for Postal Address 1-4, Phone, Website, Accountant Name, Accountant Ph, Contact Person, Position Held, and Primary Business Email. At the bottom right, there are 'Previous' and 'Next' buttons.

4. Step 4 - Authorised Officer

Where the customer is a business, this screen appears to collect the authorised parties contact details and Identify information.

1. Where the authorised officer is a director, tick the box & proceed to enter the director's information on the following page
2. If the authorised officer is not a director do not tick this box and you will be required to complete all fields for the Authorised Officer of the company.

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**

5. Step 5 – sole trader or partnership – as applicable

The Sole Trader or partners of a partnership are personally liable for the loan or rental and Finance Now will be completing a credit check on each party and validating the Identification document entered.

1. This screen is where the personal information for sole traders or partnerships are entered
 - a. The full name populates from Step 2
2. Ensure this is updated to match the applicants full name from the original ID sighted
 - a. Photo Identification is preferred being NZ driver licence or passport
3. Each party requires all fields to be completed where they are linked to the loan
 - a. The email address format is verified however the domain is not at this point.

Create Business Application
Tuesday 08 September 2020 - 17:34

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 Expiry

Previous **Next**

6. Step 5a – Directors / Guarantors – as applicable only

The following two screens do not appear for sole traders or partnerships. We require details of the Company ownership and shareholding details to be completed.

1. Parties data is populated direct from Companies Office
2. Please ensure this is updated where applicable
3. Where ticked to act as guarantor, a credit check will be completed, and ID validated on evaluation
 - a. Email field is required to be completed but is not validated

Step 5a of 9 Steps

Directors / Guarantors

1. Guarantor Privacy Acknowledgement **FirstName** **MidName** **LastName**
Home Owner **Phone** **Email** **Date Of Birth**
St.No **St Name** **St.Type** **Suburb** **City**
ID Type **ID Number** **ID Version** **ID Expiry**

2. Guarantor Privacy Acknowledgement **FirstName** **MidName** **LastName**
Home Owner **Phone** **Email** **Date Of Birth**
St.No **St Name** **St.Type** **Suburb** **City**
ID Type **ID Number** **ID Version** **ID Expiry**

3. Guarantor Privacy Acknowledgement **FirstName** **MidName** **LastName**
Home Owner **Phone** **Email** **Date Of Birth**
St.No **St Name** **St.Type** **Suburb** **City**
ID Type **ID Number** **ID Version** **ID Expiry**

4. Guarantor Privacy Acknowledgement **FirstName** **MidName** **LastName**
Home Owner **Phone** **Email** **Date Of Birth**
St.No **St Name** **St.Type** **Suburb** **City**
ID Type **ID Number** **ID Version** **ID Expiry**

7. Step 5b – Shareholders – as applicable

1. Populates with data from the Companies Office
2. Beneficial owners & parties with ownership >25% will require ID to be verified by FNL as part of the Risk Assessment
 - a. Additional checks completed by Credit analysts during credit risk assessment if a company or trust reported
 - b. Additional information may be required for guarantors confirmed as >25% ownership

Step 5b of 9 Steps

Principal Shareholders or Partners

Ownership%	95	FirstName	Donald	MidName	[]	LastName	Duck
Home Owner	Yes	Phone	096237590	Email	robyn@financenow.co.nz	Date Of Birth	22/06/1954
St.No	11	St Name	Bridge	St.Type	Steps	Suburb	Birkenhead
						City	North Shore
ID Type	Full Drivers Licence	ID Number	AA123123	ID Version	012	ID Expiry	01/01/2020

Ownership%	2	FirstName	P	MidName	[]	LastName	[]
Home Owner	No	Phone	[]	Email	[]	Date Of Birth	[]
St.No	[]	St Name	114 Dominion Roac	St.Type	<Pick One>	Suburb	Mount Eden
						City	[]
ID Type	<Pick One>	ID Number	[]	ID Expiry	[]		

Ownership%	3	FirstName	[]	MidName	[]	LastName	[]
Home Owner	No	Phone	[]	Email	[]	Date Of Birth	[]
St.No	[]	St Name	114 Dominion Roac	St.Type	<Pick One>	Suburb	Mount Eden
						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

8. Step 6 Insured parties – Key Person Insurance

This screen appears only when the business requests the insurance product to be included in their loan. The salesperson must provide the business with a copy of the product document and ensure it will meet their needs. There is a free trial period applicable.

The screenshot shows a web application interface for 'Create Business Application' on Tuesday 08 September 2020 at 18:09. The current step is 'Step 6 of 9 Steps', titled 'Insured Parties'. The form contains five rows for entering insured parties. Each row includes a 'KPPP' checkbox, 'Name', 'DOB', 'St No', 'St Name', 'St Type' (dropdown), 'Suburb', and 'City' fields. A 'Copy Parties from Previous Step' button is at the top right. 'Previous' and 'Next' buttons are at the bottom right.

9. Step 7 – Secured Assets

Where the application is for a rental or loan a description of the goods is required to be completed. these goods will be included in the description on the Loan or Rental documentation and secured.

1. Enter a clear description of the goods being purchase or rented
 - a. Ensure the full description is noted including make, model and any serial or identification numbers
2. If the description of goods is noted as – Goods as per Invoice number
 - a. The number of the invoice must be recorded in full
 - b. The customer will be required to sign a copy of the invoice and it must be sent with the loan or rental documentation for compliance checking and processing

Important to note:

- Invoicing for a rental agreement – goods are to be invoiced to Finance Now on account of the customer
- Invoicing for a loan agreement – goods must be invoiced in the name of the customer

10. Step 7 – Motor Vehicle Application - Secured Assets

Where the application is for a motor vehicle under the product code B705, the following screen will appear after the business owners' details have been completed. enter the description of the goods to be purchased and click on the red Report button

Create Business Application
Tuesday 08 September 2020 - 17:34

Step 7 of 9 Steps

Secured Assets

*Note: To search Wheels Report, please enter below a Vin# or Rego but **NOT** both!*

Motor Vehicle **Report**

Year New Make Model Color Series

VIN# Rego KMs Purchase Price

Motor Vehicle

Description

Make Model Serial Number/ ID Cash Price

Previous **Next**

The **REPORT** button is linked to Finance Now motor vehicle report. This report links to Motor Check, PPSR and obtains a vehicle value to complete automatic verification of the vehicle to be secured on the loan.

Qik for the Web - Windows Internet Explorer

Wheels Report (#1489068)
VIN () / Plate Number (APY771)

finance **NOW** Money your way

Wheels Data Report does not exist. Please check for the VIN/Plate Number and click the button below to request.

Request Wheels Data

1. Where the vehicle registration or VIN are known at the time of application you will need to run the Wheels report
 - a. To run the report
 - i. Enter either the VIN or the registration number
 - b. Click on the **REPORT** button
 - i. Select to 'Request Wheels Service'
 - ii. This may take a few seconds, please wait

c. The Wheels report appears

Wheels Report (#1489068)
VIN (W0L0JBF68Y7051756) / Plate Number (APY771)

finance
NOW Money your way

File requested on 05/11/2015 12:33:06 p.m.

Vehicle Details

Year	2000	Make	HOLDEN	Model	VECTRA	Sub Model	2.0L GL HBACK AUTO
Body	Hatchback	Plate No.	APY771	VIN	W0L0JBF68Y7051756	CC Rating	1,998
Mass	1,337	Colour	BLUE	Country of Origin	United Kingdom	Stolen	NO
Fuel Type	Petrol	Seats	5	Registration Status	Active	Registration Expiry	07/03/2010
ODO	184195	ODO Read Date	14/09/2009	ODO Source	Warrant of Fitness Inspection		
Last WOF	14/09/2009	Pass Last WOF	Yes	Last WOF Expiry	14/03/2010	Import Damage	NO
PPSR Status		PPSR Code	NOT FOUND	PPSR Search Date			

Financial Interests Secured Parties

No information to display

Plate History

Current Registered Owner

Date Registered	Name	Address
12/11/2003	CHRISTOPHER JAMES KREYL	26 CECIL STREET, SAINT ANDREWS, HAMILTON, 3200

Summary

- ⚠ Vehicle Registration Expired.
- ⚠ Vehicle Warrant Of Fitness Expired.
- ⚠ Registered Party does not match Primary Applicant.
- ⚠ There are no pricing details available for this vehicle.

Continue

- d. Any items in **RED** are required to be verified as a condition of approval
- i. Make a note of these items or you are able to print this for reference later
 1. Click on the print icon on the top left corner
- e. Action required for warnings – for example
- i. Expired warrant or registration – all vehicle must be current at time of purchase
 - ii. Registered owner should be the selling dealership
 1. These will be transferred to the customer’s name on completion of the sale, approval and onboarding
 - iii. PPSR security to a 3rd party is expected to be released prior to the purchase
 - iv. Finance Now will be registering its own PPSR on the vehicle secured
 - v. Click “Continue” to return to the Security’s & Liabilities screen
- f. The Data from the Wheels report will populate the vehicle fields for you
- g. The **REPORT** button changes to either green or amber when completed correctly
- i. Where **REPORT** does not return matching vehicle data it remains RED
- h. You will be required to enter the purchase price of the goods
- i. If vehicle details are unknown,
- i. Enter year, make, model, purchase price and estimated KMs in the respective fields & continue
 1. You will be forced to enter actual data prior to generating the contract and will be a condition of any approval
2. Click next to proceed to the application summary screen

11. Step 8 – Summary screen

This screen provides a summary of the data entered and allows the salesperson to select and edit data as applicable by clicking on the link with the data to be corrected prior to evaluation.

Where you are aware of any additional information to support or explain a position for the borrower, please record these in the Notes field at the bottom of this screen. This information will be taken into account when our lenders are assessing the credit risk for this application

← ↶ ↷ ↵ 🔒

Create Business Application
Tuesday 08 September 2020 - 17:34

Step 8 of 9 Steps

Application Summary	
Loan Details & Business Type	B705 SOL
Business Details	Maxwell Smart
Business Address & Contacts	100 Dominion RD, Mount Eden Auckland
Authorising Officer	
Directors / Guarantors	
Sole Trader or Partnerships	Maxwell Smart
Shareholders	
KPPP Insured Parties	
Secured Assets	Mazda

Click any of the above links to jump to the Step directly or use Navigation Button below.

Notes or comments to support application:

Previous Next

12. Application Summary Validation screen

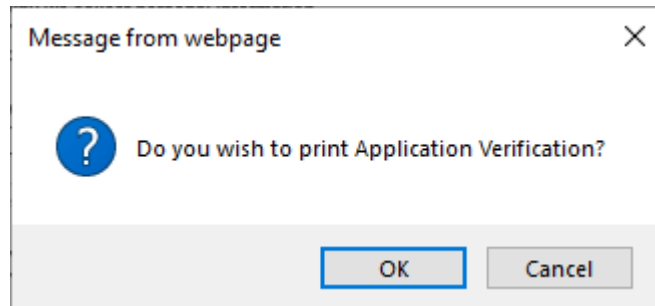
This screen reports a summary of the business applicants' data just entered. Review this with all parties connected to the agreement as reported at the bottom of this screen to ensure all data is correct. Failure to correct now may result in delays to the application approval process

1. Privacy Statement Acknowledgement & ID verification
 - a. Ensure each party to the agreement reads this form before signing and fully understands the implications of the credit check and assessment.
 - b. The Salesperson must attest to the declarations at the bottom of this page and sign along with each party to verify it is true and correct.
 - c. Complete the acknowledgement section to verify they have explained, and each party and they fully understand this declaration & they have sighted the original ID noted for each party

Business Application Summary (#4001052)			
Friday 11 December 2020 - 16:59			
			Edit Application
Please confirm the application details are correct before continuing:-			
Application #:	4001052	Loan Type:	Business Loan
Originator:	357315 Warehouse Stationery - New Lynn - 306	Business Type:	Sole Trader
Full Legal Name:	Fred Dagg		
Trading As:	Daggs cafe		
Trading Address:	27 Bill Hercock ST, Pirimai, Napier		
Postal Address:	27 Bill Hercock Street Pirimai Napier 4112		
Contact Details:	Phone: 068585854, Email: test@financenow.co.nz		
Cash Price:	\$15,326.00		
	- Advanced \$0.00 = Amount Financed \$15,326.00		
Total Term:	36 months	Number of Payments:	36 months
To FNL - Testing Server ("FNL"), PO Box 41335, St Lukes, Auckland 1346			
Privacy Statement			
This is the Privacy Statement of Finance Now Limited (we, our or us). This Statement is a summary of our full Privacy Policy, which can be found here - www.financenow.co.nz/helpful-info/understand-your-rights/privacy-policies			
Why we collect personal information			
You authorise us to collect personal information about you to enable us to communicate with you and provide or offer services to you, including assessing your application (and verifying your identity or other details), managing your account(s) and maintaining our credit records.			
What personal information we collect and from where			
The kind of information we collect from you includes your personal contact/identity details, your credit history, credit requirements and personal finances. We may also collect your personal information from, and share your personal information with, other organisations who assist us to interact/communicate with you. These include credit reporting and identification/verification agencies, other related entities (like SBS Bank and SBS Money), relevant retailers and other third parties. We may also use common internet technologies to collect data from our websites and emails.			
Your rights			
You do not have to provide your personal information to us but if you don't, we will not be able to assess your application. You are entitled at any time to request a copy of your personal information and correct that information if you think there are any errors. You can contact us on 0800 40 50 70 during business hours.			
Acknowledgement			
You acknowledge that:			
<ul style="list-style-type: none"> - You have read and understood the information contained in this application form and declare that it is true and complete. You understand that FNL will rely on this information to determine whether or not to provide finance. - Your personal information may be used to let you know more about our products and services, as described in our Privacy Policy. - Where you have applied (in this application) for credit-related insurance, which is provided by a third party insurer. Where the insurance policy is terminated or you receive a payout under it, FNL is entitled to request that the Insurer pay any rebate of the premium or any proceeds of a payout directly to FNL and you authorise FNL to apply such rebate or proceeds towards the outstanding balance on your loan. 			
Customer(s) - Sole Trader/Partner(s)			
Fred Dagg	Full Drivers Licence: as123456	Signature:	
Warehouse Stationery - New Lynn - 306 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			No <input type="checkbox"/>
I confirm each individual Customer/Guarantor has acknowledged the Finance Now Privacy acknowledgement (this page)			No <input type="checkbox"/>
			Continue

2. Print Application Summary page

- a. Once you have completed the above disclosure and click Continue
 - i. The Option to print this page is presented



- ii. Please ensure this is printed now and is signed by all parties. You will be able to generate again by selecting Edit Upsell from the Application Outcome page.
 - b. If you are re-printing the Application for the Application Outcome screen using Edit/Upsell
 - i. Please select the print option from the menu bar at the top
 - 1. When printed click the House to return to the home menu screen
 - ii. DO NOT Click continue as this may complete an additional credit enquiry on all parties.




Application Outcomes

13. Application Outcome Screen

The Qik system will complete the evaluation of the application. This is a series of checks to external credit reporting agencies, internal reviews and workflows. The decision will be presented to the Application Outcome screen for the salesperson and shows the application number and a summary of the application as follows.

1. Finance product used
2. Application outcome (all decisions are advised by email to the dealer submitting the application)
 - a. Approved – will allow agreement generation
 - b. Conditionally approved – the decision is under review by the FNL credit team
 - c. Declined
3. Contract purchase limit
 - a. May be set by Finance Now subject to the outcome of the credit risk assessment
4. Repayment details
 - a. A breakdown of the repayments based on the terms entered in the application
5. Function buttons
 - a. View Credit Report – provides a copy of the credit report completed on the business customer
 - b. Request income verification
 - i. Provides a link to the Bank statements scraping tool to evidence income for the applicant

Application Outcome (#4000698)
Wednesday 09 September 2020 - 09:21

	Application Number	4000698
	Dated	Wednesday, 9 September 2020
	Full Legal Name	Maxwell Smart
	Address	100 Dominion RD Mount Eden, Auckland
	Telephone	096237590
	Application For	Business Loan
	Originator	Hospitality Supply Company Limited (449438)
	Business Type	Sole Trader
	Loan Value	\$8,500.00
	Guarantor(s)	Maxwell Smart
	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 Loan

Contract Purchase Limit* \$5500
Loan amount of \$8,500.00 equates to 36 payments of \$305.34 monthly making a Total Payable of \$10,992.24.
*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

➔ Request Income Verification 🖨 Print Direct Debit Form

📄 View Credit Report

14. Auto Approved Applications

In the event the application auto approves the below screen will be displayed. The loan value or rental amount will be less than or equal to the Contract Purchase Limit available for the customer to spend.

NB: Finance Now may email or call for additional information on these applications, where applicable. for example – request Identification documents for beneficial owners etc.

You will be able to proceed to generate the Loan Agreement or Rental Agreement at this point.

1. Click on the Function button – **Commit & Continue** and complete as documented in the section ‘Generate the Loan / Rental Agreement’

Application Outcome **Approved**

Business Loan

Contract Purchase Limit*: \$5500
Loan amount of \$5,500.00 equates to 36 payments of \$213.20 monthly making a Total Payable of \$7,675.20.
*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/Upsell Application](#) [➔ Request Income Verification](#)

✔ **Commit & Continue**

▼ After this point the application cannot be edited

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

Application Outcome **Approved**

Business Rental

Contract Purchase Limit*: \$7500
Rental amount of \$7,500.00 equates to 24 payments of \$386.14 monthly and \$433.02 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/Upsell Application](#) [➔ Request Income Verification](#)

✔ **Commit & Continue**

▼ After this point the application cannot be edited

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

15. Pending Applications

The Pending Application screen is accessed from the Qik home page. Click on the link to view all applications submitted and their status. Once an application has been processed and purchased by Finance Now it will be removed from this list.

Where the application has been reviewed by Finance Now, the status of the application will change to Outcome Evaluated. Click on the application number link in the column 'App.Ref'

Date	Customer	Address	Staff	Status	App. Ref.
8/Sep/20 17:53	Maxwell Smart		Maxwell Smart	Outcome Evaluated - Approved	4000695

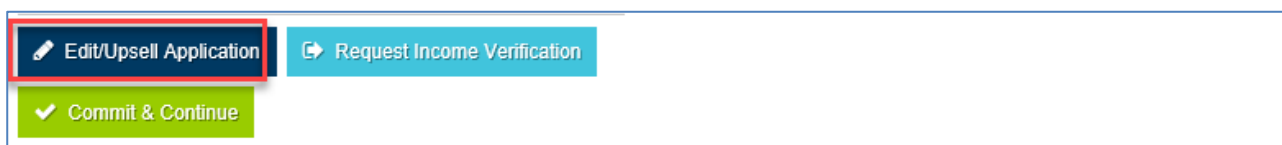
6. The status column tells you the status of the application
 - a. Waiting for verification
 - i. FNL will be completing the credit risk assessment
 - b. Not Loaded
 - i. Where the application was terminated part way through
 - ii. You will need to contact FNL for an update
 - c. Outcome Evaluated – Conditional
 - i. FNL have complete the Risk assessment and have set conditions required prior to final approval
 - ii. These will appear on the Application Outcome screen in the blue print under the decision
 - d. Outcome Evaluated – Approved
 - i. FNL have completed the approval & you are ready to generate the contract

NB: All approved applications are subject to the final checking of additional information added prior to document generation and standard conditions of approval

Generate the Loan / Rental Agreement

16. Edit value of application or description of goods

On completion of the approval, where the description of goods has not been entered previously, they will be required to be entered NOW. All business loans or rentals are for goods. These must be clearly defined in the Agreement as Finance Now will be registering a PPSR security against these items.




1. Select Edit / Upsell from the Application Outcome
 - a. Tab through the screens and update the information as applicable
 - b. Any material changes may result in the outcome changing and require further review by Finance Now.

17. Generate Loan or Rental Agreement

Review the Pending list for the 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.


Approved Applications will appear as below and the following reported:


1. Conditions of approval
 - a. Where applicable will be displayed under the application outcome and must be provided with the agreement documents with submitted for compliance checking
2. Contract purchase limit
 - a. This is the maximum amount the application has been approved
 - b. Provides a breakdown of the of the contract terms
3. If no changes are to be made to loan value or description of goods
 - a. Click on the green commit & continue button to generate the agreement



Application Outcome (#4000695)

Wednesday 09 September 2020 - 10:32





Application Number	4000695
Dated	Tuesday, 8 September 2020
Full Legal Name	Maxwell Smart
Address	100 Dominion RD Mount Eden, Auckland
Telephone	096237590
Application For	Business Vehicle Loan
Originator	2 Cheap Cars - New Lynn (495426)
Business Type	Sole Trader
Loan Value	\$15,500.00
Guarantor(s)	Maxwell Smart
Key Person Insurance	None

Application Outcome **Approved**

***Please provide a copy of the customers Driver License and current financials**

Business Vehicle Loan

Contract Purchase Limit*: \$15500

Loan amount of \$15,500.00 equates to 36 payments of \$562.29 monthly making a Total Payable of \$20,242.44.

***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/Upsell Application

Request Income Verification

Commit & Continue

▼ After this point the application cannot be edited


Print Direct Debit Form

View Credit Report


18. Payment details

All business customers are required to make payment on their loan or rental agreement to Finance Now by Direct Debit. This is the most cost effective and easy method of payment for our customers.

1. Request to pay by another method
 - a. Where the customer requests payment by Internet banking or Automatic Payment on a Rental Agreement.
 - i. Please email businessfinance@financenow.co.nz to request an alternative payment method
 1. This will need to be approved by the Business Assessment team
 - ii. Where approved, the customer will need to make the first payment on the date the agreement is signed. You will need to provide confirmation this payment has been made to Purchasing when sending documents for compliance and onboarding.



Payment Details (#: 4000695)
Wednesday 09 September 2020 - 10:37



Previous Page
Print Direct Debit Form

Application Reference
4000695 -- \$15500

Payment Options

Payment Method	<input type="text" value="Direct Debit"/>	<i>Payment schedule assuming contract is signed today.</i>	
Payment Frequency	<input type="text" value="Monthly"/>	Payment Amount	<input type="text" value="\$562.29"/>
Payment Day	<input type="text" value="No Day"/>	Number of Payments	<input type="text" value="36"/>
Bank Name	<input type="text"/>	First Payment Due	<input type="text" value="09/10/2020"/>
Bank Account Name	<input type="text"/>		
Bank Branch Address	<input type="text"/>		
Bank Account Number	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>		

Continue

IMPORTANT:

For Direct Debit please ensure all fields are completed, including the bank account. Verify the bank account directly with the customer. Finance Now will provide the customer with their account number by letter after the agreement has been processed. The customer is able to contact Finance Now at any time to request any information on the account.

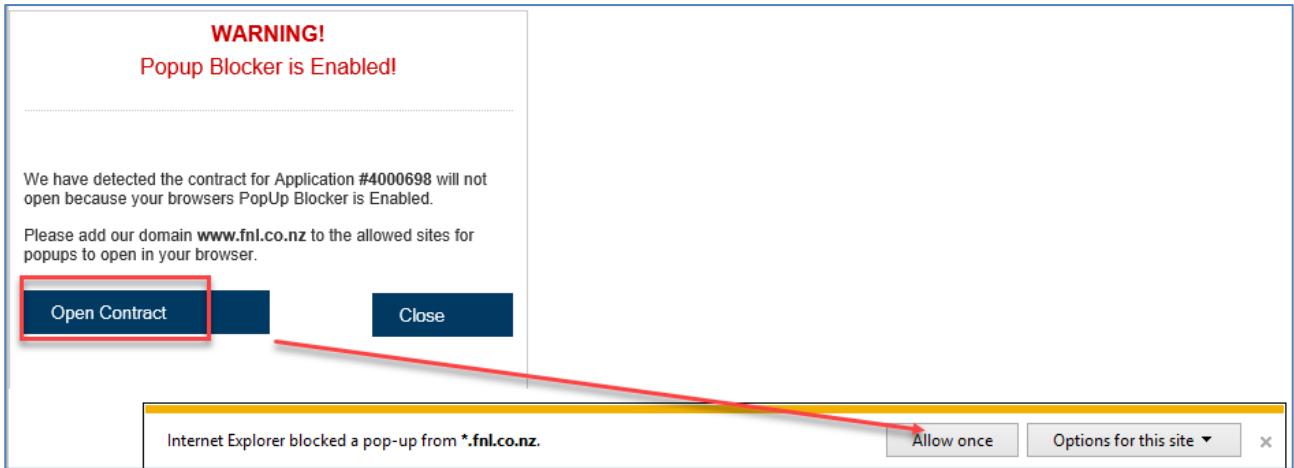
When this screen is completed **click Continue** to proceed to generate the Agreement screen.

19. Printing the Agreement

Agreements must be printed for all parties to review and sign. It is very important that you allow them time to read the agreement prior to signing. It is recommended that each party to the agreement are present and able to execute at the same time.

The operator is able to print a Direct Debit and Purchase Checklist at this time by selecting from the links at the top of the Loan or Rental agreement.

To print your Agreement, you will be required to enable 'Popup Blockers'. If your system does not have this automatically set the window below will appear. Please click to open the window and allow the blocker this once. If you do not you will not be able to generate the agreement.



When selected, the system will generate a printer dialogue box. This will allow you to select the number of copies of the contract you wish to print.

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

- | | |
|----------------------------|---------------------|
| 1. Finance Now | 2. Customer |
| 3. Second Applicant | 4. Guarantor |
| 5. Dealer | |

Sample 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 parties are agreeing to. Ensure the Acknowledgements, terms and conditions are read and understood prior to executing this document.

1. All parties must read and sign the agreement
2. If being signed on behalf of an entity, ensure the person/s signing are authorised to sign on the business behalf
3. Each party (including guarantors) must sign the application form accepting the privacy policy declaration
4. Please disclose each section of the agreement to all parties to ensure understanding and confirmation terms are correct
 - a. It is important to fully disclose the financial terms in detail – eg rates, fees etc
5. The Invoice is made out in the customer's name
6. For a motor vehicle, ensure the Insurance policy is in the business name, or if under the owner, the policy has noted it is for business use with Finance Now noted as the interest party. A copy of this may be required for purchase

finance NOW		BUSINESS LOAN AGREEMENT - SCHEDULE		Fax: 0800 365 268	
Application Number: 4000695 - Dated: Wednesday, 9 September 2020		Print Contract Print Direct Debit Close		businessfinance@financenow.co.nz	
EQUIPMENT/VEHICLE SUPPLIER					
Dealer Name:		Dealer Number: 495426		Product Code: B705	
THE CUSTOMER(S)					
Full Legal Name(s): Maxwell Smart				Business Type: Sole Trader	
Trading As: Ninety-nine Smarts				Company Number: N/A	
Postal Address: 100 Dominion Road Mount Eden Auckland 1024					
Street Address (location of the Equipment): 100 Dominion RD Mount Eden Auckland 1024					
Finance Now Limited (the "Company") agrees to advance to the Customer the Loan Advance (set out below) on the terms and conditions set out in this Schedule and the Standard Terms & Conditions ("the Standard Terms"). Words appearing in capitals and used in this Schedule have the same meaning as in the Standard Terms (unless defined in this Schedule).					
FINANCIAL DETAILS			PAYMENTS		
Principal	\$	15,500.00	First Payment of \$562.29		
Insurance Premiums	\$	0.00	Due on _____		
Registration Fees	\$	10.00	Followed by 35 Monthly Payments of \$562.29		
Loan or Documentation Fee	\$	495.00	Commencing on _____		
Loan Advance	\$	16,005.00	Final Payment \$562.29		
Interest Rate	%p.a.	15.95	Deferral Period 0		
DESCRIPTION OF SECURITY					
Vehicle	Year	New/Used	Chassis/VIN No	Colour / Rego	
Mazda 3	2010	Used	asdfafd1324566543	PINK / STOLEN	
Specific Security Agreement dated [] over []					
General Security Agreement over all present and after acquired property dated []					
Agreement to Mortgage over [] dated []					
DEFAULT INTEREST CHARGES & DEFAULT FEES					
In the event of a default in payment and while the default continues, you must pay the default interest charge. Default Interest is payable in accordance with the Default Interest clause in the Standard Terms. In the event of a breach of this agreement the default fees specified below will also be payable.					
Written correspondence \$10.00 in each case			Dishonour payment fee \$10.00		
ACKNOWLEDGEMENTS - I/we confirm and acknowledge that:					
a) I/We are in trade and that the Loan Advance and any goods purchased or to be purchased with the proceeds of the Loan Advance are acquired in trade. b) In relation to this Agreement and the Loan Advice provided under this agreement: i. The provisions of, and guarantees contained in, the Consumer Guarantees Act 1993 ("CGA") do not apply to this Agreement or the Loan Advance provided under this Agreement. ii. Sections 9, 12A, 13 and 14(1) of the Fair Trading Act 1986 ("FTA") do not apply to this Agreement or the Loan Advance provided under this Agreement. c) I/We consider it is fair and reasonable to contract out of the provisions of the CGA and sections 9, 12A, 13 and 14(1) of the FTA. d) I/we have entered into this Agreement solely in reliance on my/our own inspection of the goods and judgment as to the quality and fitness of the goods for my/our purpose (if applicable). e) I/We will pay the Company the amount payable on the dates and in the manner set out above. f) I/We will observe and perform the further terms set out in the Standard Terms.			g) If I/we are using the Loan Advance to purchase Equipment/Vehicle, I/we direct the Company to pay the Loan Advance directly to the supplier of the Equipment/Vehicle in payment of the purchase price of the Equipment/Vehicle. h) Any variation to this Agreement or change to the Equipment/Vehicle must be approved by the Company in writing. i) I/We have received a copy, read and understood the Standard Terms. j) I/We have received a copy of Terms & Conditions for any KPPPI (where KPPPI is taken). k) I/We are legally authorised to sign this Agreement on behalf of the Customer. Initial: _____		
SIGNATURE(S) - Executed by, or for and on behalf of the customer					
CUSTOMER					
Signature: _____					
Full Name: Maxwell Smart					
Date of Agreement: _____					
Finance Now Limited: Level 1, 114 Dominion Road, Mt Eden, Auckland; Private Bag 41 904, St Lukes, Auckland; Ph. 0800 365 287 Finance Now Bank Account details: Westpac, 03-0931-0358991-00					

Sample 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 parties are agreeing to. Please ensure the Acknowledgements, terms and conditions are read and understood prior to executing this document.

1. All parties must read and sign the agreement
2. If being signed on behalf of an entity, ensure the person/s signing are authorised to sign on the business behalf
3. Each party (including guarantors) must sign the application form accepting the privacy policy declaration
4. Ensure all financial terms are disclosed as they appear on the Rental agreement
5. The Invoice is made out to Finance Now

finance NOW		BUSINESS RENTAL AGREEMENT - SCHEDULE		Fax: 0800 365 268	
Application Number: 4000698 - Dated: Wednesday, 9 September 2020		Print Contract		Print Direct Debit	
		Purchase Checklist		Close	
				businessfinance@financenow.co.nz	
EQUIPMENT SUPPLIER					
Dealer Name:		Dealer Number: 449438		Product Code: B800	
THE CUSTOMER(S)					
Full Legal Name(s): Maxwell Smart				Business Type: Sole Trader	
Trading As: nine lines				Company Number: N/A	
Postal Address: 100 Dominion Road Mount Eden Auckland 1024					
Street Address (location of the Equipment): 100 Dominion RD Mount Eden Auckland 1024					
Finance Now Limited (the "Company") agrees to rent to the Customer, and the Customer agrees to rent from the Company, the Equipment on the terms and conditions in this Schedule and in the Standard Terms & Conditions (the "Standard Terms"). Words appearing in capitals and used in this Schedule, have the same meaning as in the Standard Terms (unless defined in this Schedule).					
DESCRIPTION OF EQUIPMENT ("THE EQUIPMENT")					
Brand	Description	Model No.	Serial No.		
Nespresso	Coffee Machine	extreme	kjfdahg3246265		
various	Cups & Other Bits & Bods	colours			
MONTHLY RENTAL					
Payment Method - Direct Debit					
First Rental Payment of \$0.00 Due on _____ Followed by 35 Monthly Rental Payments of \$0.00 Commencing on _____					
Rental Payments are payable to the Company (at its above address or by direct debit if the Company so requires).					
TOTAL RENTAL FOR MINIMUM RENTAL TERM					
Total Rental (exc GST) for minimum term: \$10,992.24		GST: \$1,275.00		Total Rental (inc GST) for minimum term: \$12,267.24	
TAX INVOICE					
GST Registration Number 76-748-732 (This tax invoice applies only to payments during the MINIMUM RENTAL TERM)					
Commencement Date _____ Minimum Rental Term 36 Months Deferral Period 0					
DEFAULT INTEREST CHARGES & DEFAULT FEES					
In the event of a default in payment and while the default continues, you must pay the default interest charge. Default Interest is payable in accordance with the Default Interest clause in the Standard Terms. In the event of a breach of this agreement the default fees specified below will also be payable.					
Written correspondence \$10.00 in each case				Dishonour payment fee \$10.00	
ACKNOWLEDGEMENTS - I/we confirm and acknowledge that:					
<p>a) I/We are in trade and are leasing the Equipment pursuant to this Agreement in trade and that in relation to this Agreement and/or the supply of the Equipment under this Agreement:</p> <p>i. The provisions of, and guarantees contained in, the Consumer Guarantees Act 1993 ("CGA") do not apply; and</p> <p>ii. Sections 9, 12A, 13 and 14(1) of the Fair Trading Act 1986 ("FTA") do not apply.</p>			<p>g) I/We must pay the monthly rental for the Minimum Rental Term despite:</p> <p>i. any inability by me/us to maintain, service or repair the Equipment; and/or</p> <p>ii. any seizure, failure or breakdown of the Equipment; and/or</p> <p>iii. any incapacity or damage to the Equipment (howsoever caused); and/or</p> <p>iv. any accident caused by the Equipment.</p>		
<p>b) I/We consider it is fair and reasonable to contract out of the provisions of the CGA and sections 9, 12A, 13 and 14(1) of the FTA.</p>			<p>h) The Rental does not include any amount for maintenance, servicing or repair of the Equipment and that I/we must enter into a separate arrangement or agreement with the Equipment Supplier or another party in relation to the maintenance, servicing or repair of the Equipment during the term of this Agreement.</p>		
<p>c) I/we entered into this Agreement solely in reliance on my/our own inspection of the Equipment and my/our judgment as to the quality and fitness of the Equipment for my/our purpose.</p>			<p>i) Any variation to this Agreement or change to the Equipment must be approved by the Company in writing.</p>		
<p>d) This Schedule together with the Standard Terms sets out all the terms on which I/we have agreed to rent the Equipment and nothing that the Equipment Supplier has advised (either verbally or in writing) contradicts these terms.</p>			<p>j) I/We have received a copy, read and understood the Standard Terms.</p>		
<p>e) 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.</p>			<p>k) I/We have received a copy of the Terms & Conditions for any KPPPI (where KPPPI is taken).</p>		
<p>f) 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 and that the Company is not in any way responsible for the maintenance, servicing or repair of the Equipment.</p>			<p>l) I/We are legally authorised to sign this Agreement on behalf of the Customer.</p>		
Initial: _____					
SIGNATURE(S) - Executed by, or for and on behalf of the customer					
CUSTOMER					
Signature: _____					
Full Name: Maxwell Smart					
Date of Agreement: _____					
Finance Now Limited: Level 1, 114 Dominion Road, Mt Eden, Auckland; Private Bag 41 901, St Lukes, Auckland; Ph. 0800 365 287					
Finance Now Bank Account details: Westpac, 03-0931-0358991-00					

Sample Business Purchase Check List



Application #:

4	0	0	0	6	9	5
---	---	---	---	---	---	---

BUSINESS FINANCE - PURCHASING CHECKLIST

Retailer Number: **FNL495426**

Borrower Name: _____

Total Pages:
(including this one)

- 1. Purchasing Checklist
- 2. Loan/Rental Agreement
- 3. Application
- 4. Invoice/Docket (If Invoice/Docket number is on Agreement then the Borrower MUST sign the Invoice/Docket)
- 5. Direct Debit Authority (If applicable)

Send to Finance Now: (in this order & the same way up)

EMAIL to: bfpurchasing@financenow.co.nz

or FAX to: 09 281 3773

Send this purchasing checklist together with the documents listed above to Finance Now.
Keep the original documents until Finance Now confirms that the loan has been purchased.
Finance Now will notify you of any sendback issues as soon as possible.


Retailer check list (compulsory, all fields must be completed):

- | | |
|--|--|
| <input type="checkbox"/> Original Agreement signed by each Borrower & Guarantor in the presence of the Retail Salesperson | <input type="checkbox"/> Invoice (if applicable) signed by each Borrower & Guarantor |
| <input type="checkbox"/> Terms & Conditions Booklet provided to each Borrower & Guarantor where applicable either printed on reverse of Loan/Rental Agreement or handed to them as a separate document | <input type="checkbox"/> Each Borrower & Guarantor original identification sighted and witnessed by staff member |
| <input type="checkbox"/> Original application form signed by each Borrower & Guarantor | <input type="checkbox"/> Each Borrower & Guarantor given a copy of the Insurance Booklet (where applicable) |
| <input type="checkbox"/> Original Direct Debit Authority signed and dated by the Borrower or Account Holder (if applicable) | <input type="checkbox"/> Copy of Agreement provided to each Borrower & Guarantor |

Salesperson: _____

Sample Direct Debit Form

– if completed in the payment details screen the fields will populate in this form

finance NOW	DIRECT DEBIT AUTHORITY			
Preferred Frequency of Deductions: Preferred Day for Monthly Deductions:	Monthly None	First Payment Date:		
BANK INSTRUCTIONS				
Name of YOUR Bank Account: Maxwell Smart	Name of YOUR Bank and Branch: Sbs Home Branch			
BANK ACCOUNT NO FROM WHICH PAYMENTS TO BE MADE: <input checked="" type="checkbox"/> 03-1760-0049290-81	AUTHORITY TO ACCEPT DIRECT DEBITS (Not to operate as an assignment or an agreement) Authorisation Code: 0306652			
TO THE MANAGER:				
I/We authorise you until further notice, to debit my/our account with all amounts which Finance Now Limited (hereinafter referred to as the Initiator), the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed below.				
Payer Particulars	Code	Reference (FNL Account Number)		
F I N A N C E N O W				
Authorised Signature <input checked="" type="checkbox"/>	Daytime Ph No: <input checked="" type="checkbox"/>	Date: <input checked="" type="checkbox"/> / /		
Authorised Signature <input checked="" type="checkbox"/>	Daytime Ph No: <input checked="" type="checkbox"/>	Date: <input checked="" type="checkbox"/> / /		
CONDITIONS OF THIS INSTRUCTION TO ACCEPT DIRECT DEBITS				
<p>1. For customer initiated one-time payments the Initiator:</p> <ul style="list-style-type: none"> a. Will not initiate a Direct Debit on the Customer's account unless authorisation is received from the Customer in accordance with the terms and conditions agreed between the Customer and the Initiator of each amount to be debited from the Customer's account. b. Has agreed to send notice of the net amount of each Direct Debit and the due date of debiting after receiving authorisation from the Customer under clause 1(a) but no later than the date the Direct Debit is initiated. This notice must be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically). The notice is to include the following message:- "The amount \$..... was direct debited to your Bank account on (initiating date)." <p>OR For scheduled payments the Initiator:</p> <ul style="list-style-type: none"> a. Undertakes to give notice of the commencement date, frequency and net amount at least 10 calendar days before the first Direct Debit is drawn (but not more than 2 calendar months). This notice will be provided in writing (including by electronic means and SMS where I/we have provided prior written consent (including by electronic means including SMS) to communicate electronically). Where the Direct Debit system is used for the collection of payments which are regular as to frequency, but variable as to amount, the Initiator undertakes to provide the Customer with a schedule detailing each payment amount and each payment date. In the event of any subsequent change to the frequency or amount of the Direct Debit, the Initiator has agreed to give advance notice of at least 30 days before the change comes into effect. This notice must be provided in writing (including by electronic means and SMS where I/we have provided prior written consent (including by electronic means including SMS) to communicate electronically). b. May, upon the relationship which gave rise to this Instruction being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Instruction. Upon receipt of such notice the Bank may terminate this Instruction as to future payments by notice in writing to the Customer. c. May, upon receiving written notice (dated after the date of this Instruction) from a bank to which the Customer has transferred their account, initiate Direct Debits in reliance of that written notice and this Instruction from the account identified in the written notice. <p>2. The Customer may:</p> <ul style="list-style-type: none"> a. At any time, terminate this Instruction as to future payments by giving notice of termination to the Bank and to the Initiator by the means agreed by the Customer, Bank and Initiator. b. Stop payment of any Direct Debit to be initiated under this Instruction by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank. c. Where a variation to the amount agreed between the Initiator and the Customer from time to time to be Direct Debited has been made without notice being given in terms of clause 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal of alteration of a Direct Debit back to the Initiator through the Initiator's Bank. PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account. <p>3. The Customer acknowledges that:</p> <ul style="list-style-type: none"> a. This Instruction will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Instruction until actual notice of such event is received by the Bank. b. In any event this Instruction is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account. c. Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Instruction. Any other dispute lies between me/us and the Initiator. d. Where the Bank has used reasonable care and skill in acting in accordance with this Instruction, the Bank accepts no responsibility or liability in respect of: <ul style="list-style-type: none"> - the accuracy of information about Direct Debits on Bank statements; and - any variations between notices given by the Initiator and the amounts of Direct Debit. e. The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a), nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator. f. Notice given by the Initiator in terms of clause 1(c) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned. <p>4. The Bank may:</p> <ul style="list-style-type: none"> a. In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly signed by me/us and given to or drawn on the Bank. b. At any time terminate this Instruction as to future payments by notice in writing to me/us. c. Charge its current fees for this service in force from time-to-time. 				
Approved Date	Received	Recorded By	Checked By	Bank Stamp
0665				
03 17				
 FINID00400695				

✓ The Application has been completed successfully.

Check List:

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

Send To : Finance Now
Private Bag 41901
St Lukes
AUCKLAND 1346

1. Signed Application Details
2. Signed Privacy Acknowledgement
3. Signed Contract - 1 copies
4. Signed Bank Authority - Direct Debit - Where applicable.

You must also have:

1. Given the Applicant(s), and where applicable the Guarantor(s), a signed copy each of the Contract.
2. A copy of the Privacy Acknowledgement - if requested
3. A Key Person Payment Protection Policy Booklet - if included

What happens next?

1. FNL - Testing Server will load the customer's contract into our system
2. The system will generate a Welcome to FNL - Testing Server letter that will be sent to the client re-outlining the details of their contract
3. FNL - Testing Server will lodge where applicable the customer(s) Bank Authority.

Any amounts overdue FNL - Testing Server will contact the customer directly to discuss.

20. Signing the Agreements

The salesperson is to ensure the party signing the agreement is the person expected. This is easily completed by sighting the original ID provided in the application when executing the documents.

NB: 1. Any changes to the agreement must be agreed in writing with Finance Now.

2. Do not make any manual changes to the agreement or use white out to alter wording.
3. Any items crossed out and corrected must be initialled by all parties.

What happens next?

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

- **Signed Application form**
 - Must be signed by all parties with details of ID documents verified
- **Signed Agreement – Loan or Rental**
- **Signed Direct Debit Authority**
- **Signed copy of invoice – where applicable**
 - **For a Motor Vehicle Loan**
 - A signed Vehicle Offer & Sale Agreement is required
 - Signed by all parties
- **Copy of photo identification provided – where applicable**
 - New Zealand Drivers Licence
 - Passport if foreign ensure to includes a copy of the valid working/residency visa and the page with the customers photo and particulars and signature
- **Insurance Confirmation**
 - For a Motor Vehicle loan, Insurance Certificate of Currency with FNL noted as interested secured party
 - Must in the business name or for a sole trader or partnership the insurance must be in the individual name of the owner of business and be noted as being used for “**business purposes**”
- **Conditions of Approval;**
 - Where required
- **You must also have given all parties(s), and where applicable the Guarantor(s):**
 - A signed copy each of the agreement
 - A FNL Terms & Conditions Booklet
 - A copy of the Privacy Acknowledgement (if requested)
 - Insurance Policy booklet where products included in the agreement
 - A copy of any warranty documentation (if a warranty has been sold)
- **Contacts for Purchasing:**
 - Email – bfpurchasing@financenow.co.nz

What then?

Finance Now will load the Agreement into our system and make payment to the party to be disbursed as entered on the Agreement within 24 hours of receiving the completed and compliant documentation.

A Welcome letter which will be sent to the client outlining the details of their agreement

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

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

NB: Goods must be delivered to the customer prior to FNL receiving and purchasing the signed loan documents and all documents must be received for payment by FNL within 10 days of the delivery of goods to the customer.

Finance Now Contacts

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