finance NOW

PROCESS

Retail Finance

Training Manual v2 - 202111

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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 application process through to executing a contract and providing correct documentation to FNL. In fact, to gain a completion certificate, that's exactly what you will be doing (using our test site) after the end of the training session.

Unless you are operating under a separate Financial Advice Provider licence, as introducers, you must not give any financial advice to your customers in relation to the suitability or affordability for any financial product offered by Finance Now. In addition, you are not engaged by Finance Now to, or permitted by Finance Now to, give any regulated financial advice on behalf of Finance Now. Accordingly, you must not represent to the customer that you authorised or permitted to give advice on Finance Now's behalf.

Finance Now is registered on the Financial Service Providers Register. Finance Now is a responsible lender and will comply with the lender responsibilities under the Credit Contracts and Consumer Finance Act and the Responsible Lending Code. An application for finance may be declined if a decision to lend would not, in Finance Now's opinion, be in accordance with the responsible lending obligations.

We trust you will find this a valuable tool.

About Finance Now

Finance Now (FNL) is a wholly owned subsidiary of the SBS Bank Group (formerly Southland Building Society), having been established in 1869. The Bank and its subsidiaries are wholly New Zealand owned and operated. We have in excess of 1600 retailers nationwide utilising our Credit Contract facilities.

We have seven regional offices: Invercargill, Christchurch, Wellington, Napier, Tauranga, 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 consumer finance, 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".

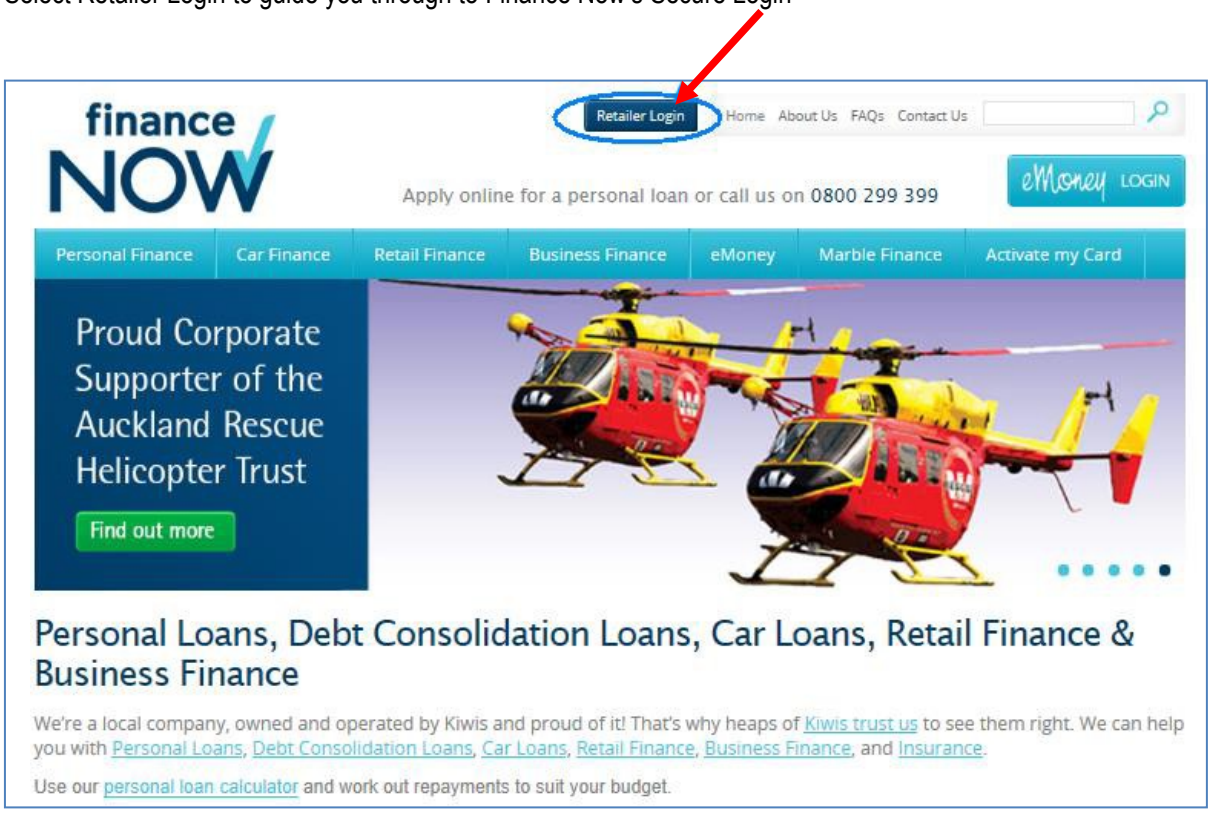
We customise our service delivery to meet the unique features and requirements of your retail store(s). You can process applications and contracts using a variety of methods including Online, Qik dealer portal, telephone, and e-mail. A full range of finance products and terms can be sold in-store on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

Getting Started

Online applications

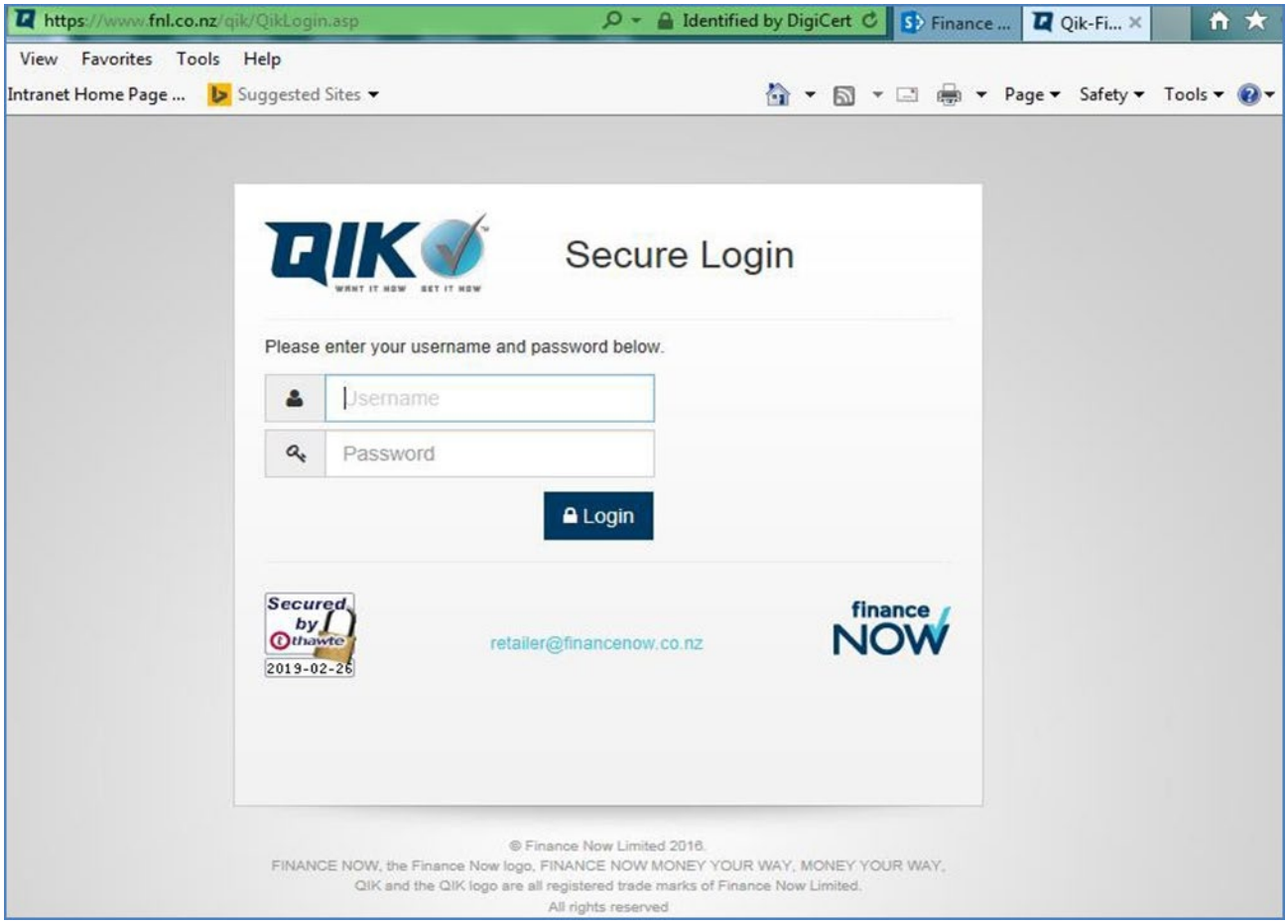
Applications are processed using our web-based system 'Qik'. This has been designed with you, the Retailer, in mind and has been developed for user friendliness. To access Qik, simply logon to www.financenow.co.nz.

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



Logging On

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



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

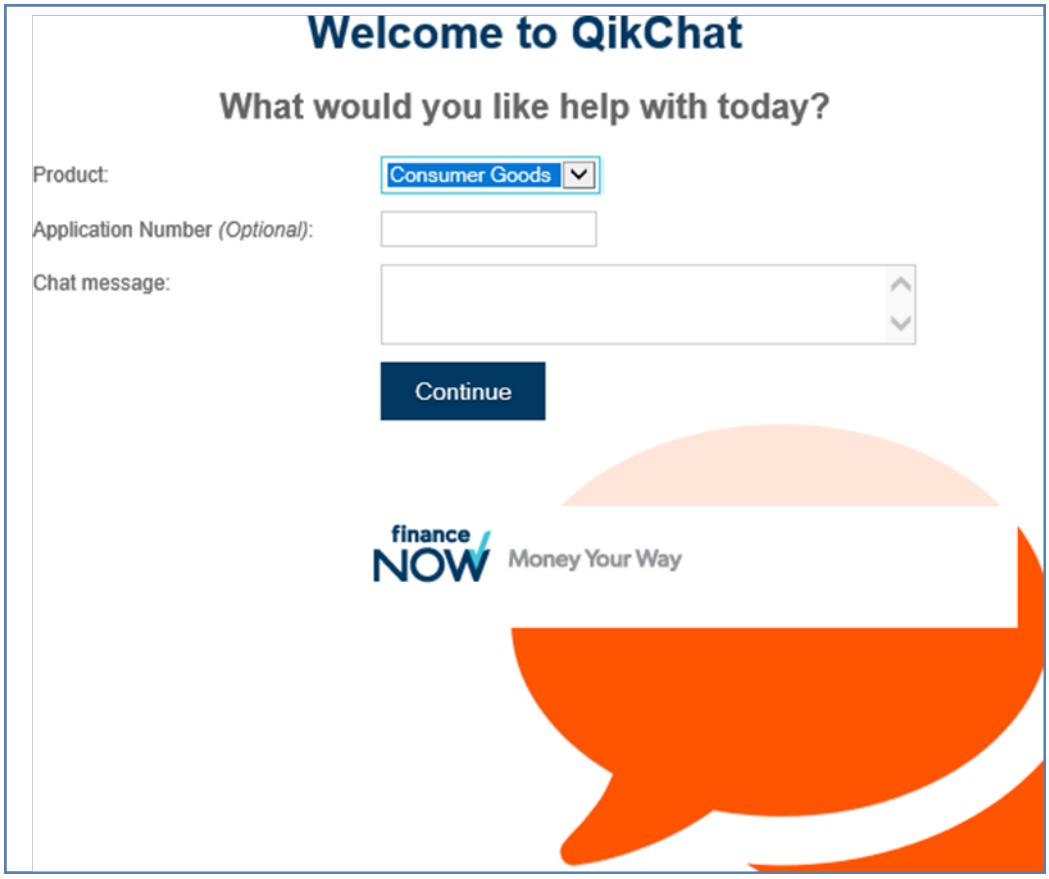
Qikchat

Qikchat is a service that enables dealers to contact Finance Now via the Qik portal, without the need to phone.

The service may be used for requesting information to help you complete the application process, understand any error message or any other general question relating to an application. It is managed by our Retailer Support channel who will respond to enquiries as they come through.

To access Qikchat follow the instructions below:

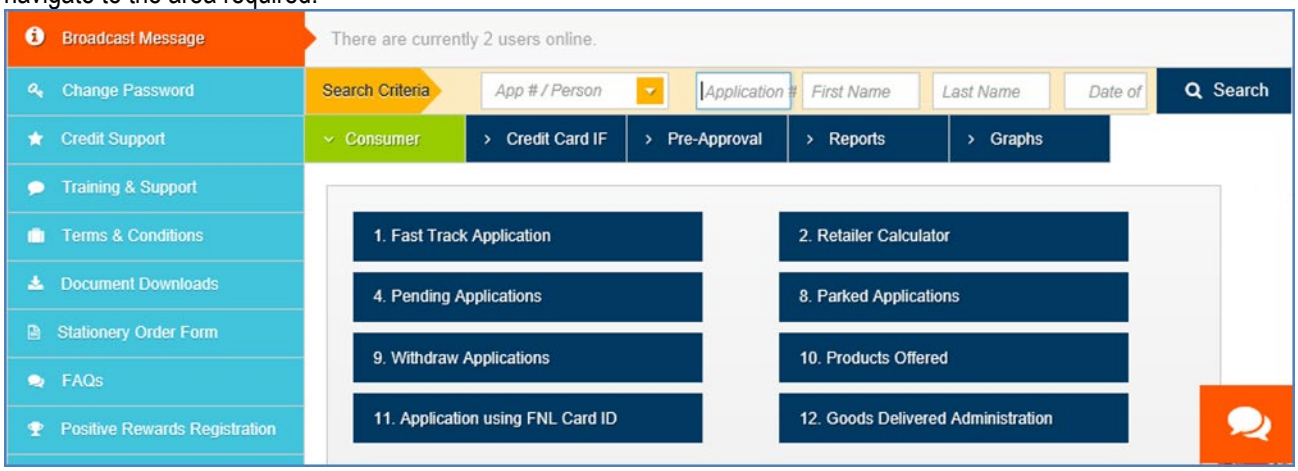
1. Click on the QikChat icon from the Qik homepage
    a. This service is also accessible from the application outcome screen and wherever the orange Qikchat Icon appears.
2. The following box will appear when you click on the icon:



3. Product type will remain as “Consumer Goods” by default
4. For discussions about a specific application, please enter the application number in the application number field
5. Type your question in the chat message box
6. Click on continue
7. An agent will receive your enquiry and respond.

Qik Home Page

All users accessing Finance Now's Qik system will land on the home page. This screen allows the user to navigate to the area required:



The contents of this screen are as follows:

1. Left side menu options relate to the web site & general functions such as:
    a. FAQ's, contact Finance Now by email and where the branch password is updated
    b. Click on the button for the item required
2. Search Criteria
    a. Locates the customers application or search for existing customers
3. Application menu under the search criteria across the top
    a. Consumer (fixed term loan applications) for processing, follow up and administration for goods delivered after sign up
    b. Credit Card IF (Interest Free)
        i. New applications for a Purple Visa Credit Card and the processing of an Interest Free Add-On Purchase transaction
4. Pre-Approval
    a. Where a customer has completed an online application, it will need to be activated from here
5. Reports
    a. Ability to monitor your store applications
    b. Provides a variety of reports are available for analysis of portfolio
    c. Graphs to show statistical reporting on applications

Search for an Existing Customer

Finance Now have been operating for over 18 years and have an extensive customer data base. You can locate existing customer's records and create an application by searching our data base. Searches available include:

- App # / Person
- Drivers License
- Mobile Phone
- Finance Now Card

To search by Person details:

- Make sure the **Search Criteria** drop down shows **App #/Person**.
- In the **First Name** field, type the customer's first name.
- In the **Last Name** field, type the customer's last name.
- In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format.
- Click **Search** or press **Enter**.

To search by Driver Licence:

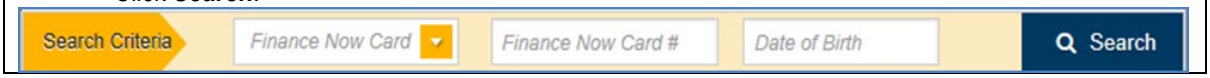
- Select **Drivers License** in the **Search Criteria** drop down.
- In the **Drivers License #** field, type the customer's driver licence number.
- In the **Version #** field, type the licence version number.
- In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format.
- Click **Search**.

To search by mobile number:

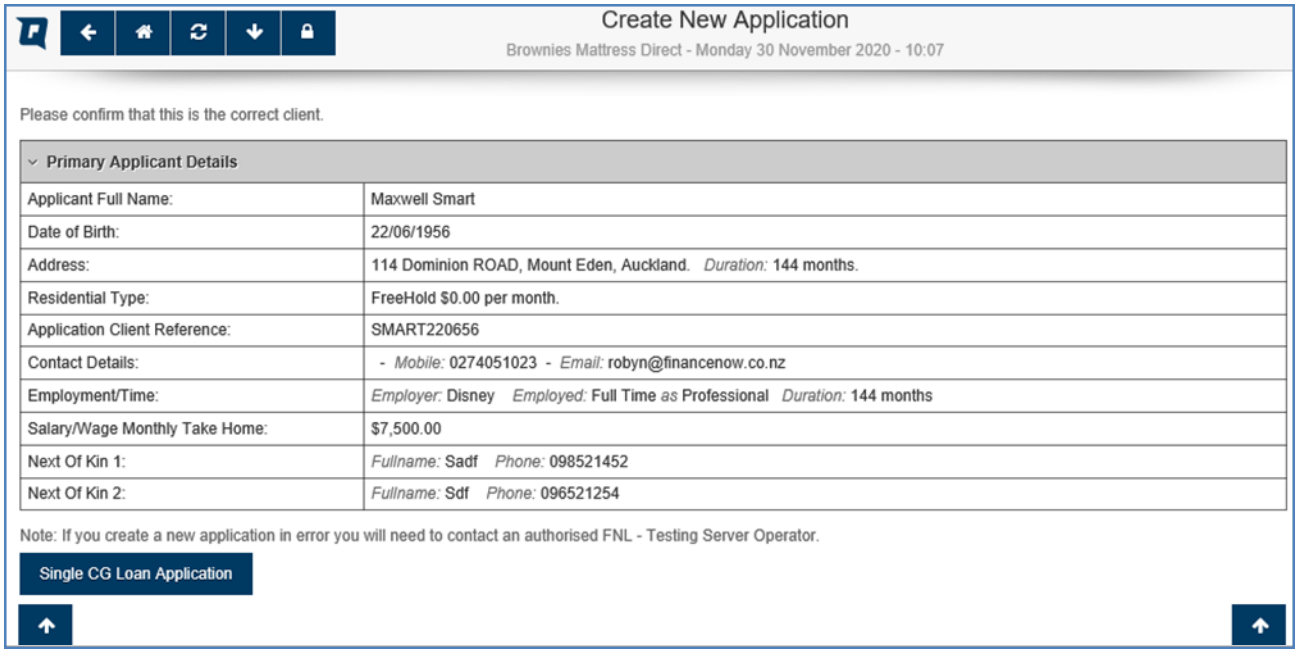
- Select **Mobile Phone** in the **Search Criteria** drop down.
- In the **Mobile Phone #** field, type the customer's mobile phone number.
- In the In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format.
- Click **Search**.

To search by Finance Now card:

- Select **Finance Now Card** in the **Search Criteria** drop down.
- In the **Finance Now Card #** field type the customer's FNL card number.
- In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format.
- Click **Search**.



The Applicant details screen displays:



Create New Application

Brownies Mattress Direct - Monday 30 November 2020 - 10:07

Please confirm that this is the correct client.

Primary Applicant Details	
Applicant Full Name:	Maxwell Smart
Date of Birth:	22/06/1956
Address:	114 Dominion ROAD, Mount Eden, Auckland. *Duration:* 144 months.
Residential Type:	FreeHold $0.00 per month.
Application Client Reference:	SMART220656
Contact Details:	- *Mobile:* 0274051023 - *Email:* robyn@financenow.co.nz
Employment/Time:	*Employer:* Disney *Employed:* Full Time *as* Professional *Duration:* 144 months
Salary/Wage Monthly Take Home:	$7,500.00
Next Of Kin 1:	*Fullname:* Sadf *Phone:* 098521452
Next Of Kin 2:	*Fullname:* Sdf *Phone:* 096521254

Note: If you create a new application in error you will need to contact an authorised FNL - Testing Server Operator.

Single CG Loan Application

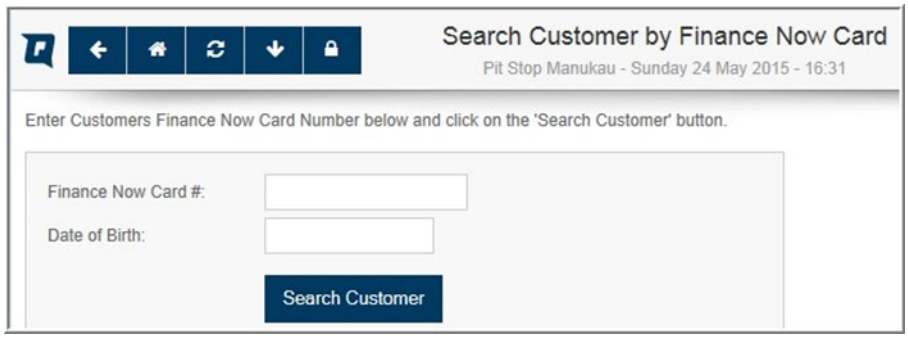
Ask your customer questions to confirm the information on this screen, to ensure you have the correct customer. Please don't read information from this screen to your customer, as this may impact the privacy of another customer.

Once you've confirmed that the details on the screen match your customer, click Single CG Loan Application. This will create a new application with this customer's details pre-populated into the form.

FNL Card as ID

Using option 11. Application using FNL Card as ID

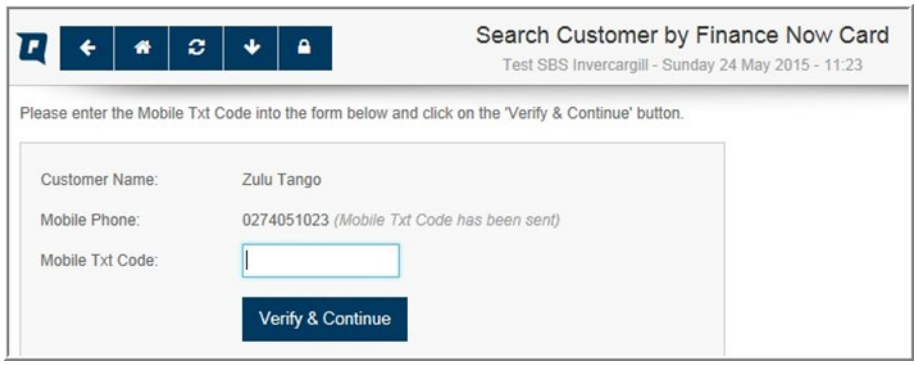
a. Click from the Home page
b. Enter the Card number from the borrowers FNL Card and their date of birth



c. If a match is found, using either of the above options, the screen below will be displayed

   The applicant will be texted a code and request to confirm FNL's privacy to their mobile we have on record—text message sent to all customers as follows:

   35851 is your Mobile Txt Code. By using this code, you are accepting Finance Now's Privacy Declaration for this loan. If you did not request this code please call us on 0800 3652273



d. Enter the code in the field applicable
   a. Click on Verify & Continue
   b. Where the code entered is verified, you will be taken direct to the Qik FNL Card Verified Application form
   c. Applicant's personal information populated ready to be verified by you with the applicant
e. Applicant's FNL Card verified and matched to FNL records
f. Application Screen populates with the applicant's prior information:
   a. Some sections will be closed, to view these sections click on the + next to the title
g. Complete the loan details for the customer
   a. Confirm the information reported is still current
      i. address and employment details are still correct,
      ii. these MUST be updated if changed since the last applications
      iii. you will need to confirm by clicking 'Yes' where requested
   b. The identification section will already be populated as verified by FNL Card
      i. these fields are not able to be edited by you
h. Applicants form completed & verified as correct
i. After you have confirmed with the applicant their personal information is correct, you will need to confirm the address and employment details are valid and confirm the current cost of accommodation and

Income is the same or update accordingly

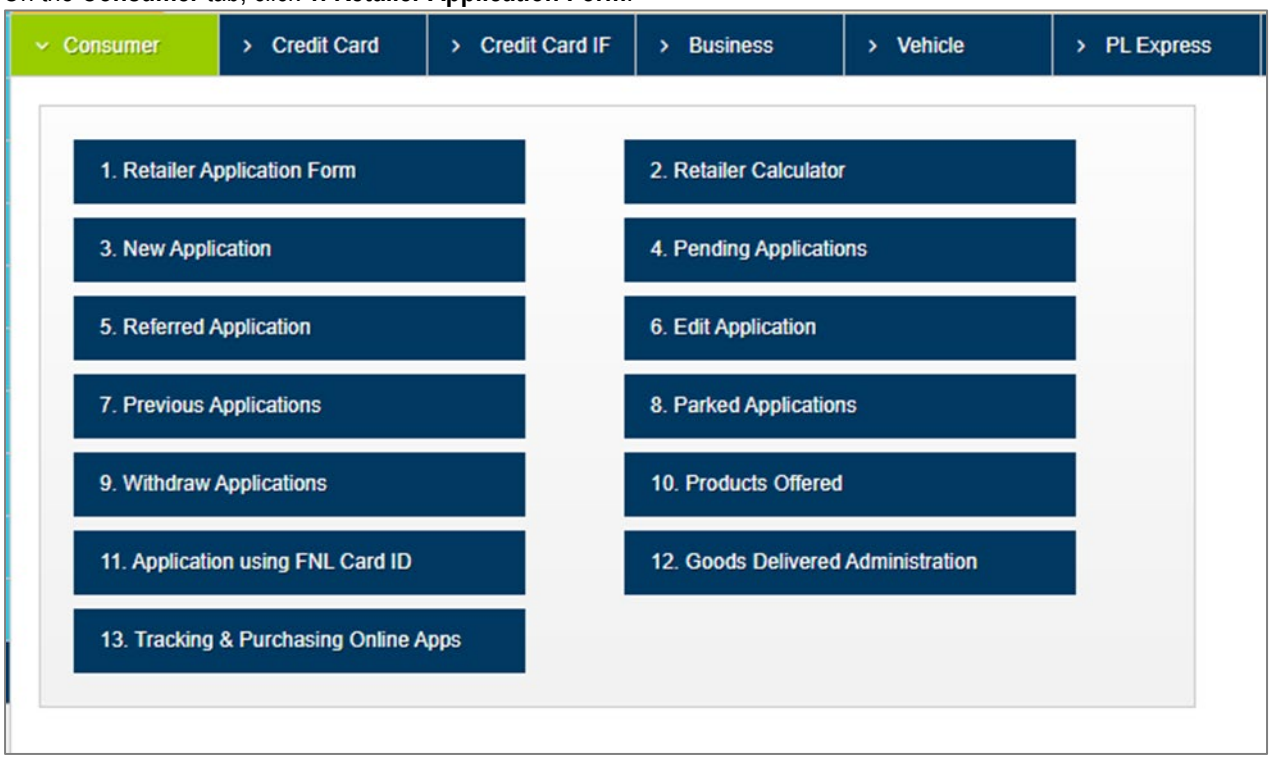
a. These must be updated to YES to enable you to proceed
b. Click on the yellow box to complete the screen & complete the privacy screen as normal

Creating a New Application

If a customer is new to Finance Now then the full Application Process must be followed. For existing customers, ensure the data populated in the application form is confirmed and updated as applicable.

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.

On the **Consumer** tab, click **1. Retailer Application Form**.



Verbal Privacy Policy Disclosure

It is important that before we collect a person's information, they understand the why we need to collect it, how we store it and how we use it. Our Privacy Policy is provided in layers.

The application form displays the Verbal Policy as the first step in the process. You need to read this to the customer and get their agreement.

Verbal Privacy Policy Disclosure

You are protected by responsible lending laws. Because of these protections, any recommendations given to you about your application is not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.
As part of your application, we must let you know about our personal and privacy information policy. Are you happy for me to explain key parts of this policy which are relevant to your application?

[Wait for response - if yes, continue to read script.]

You acknowledge that in order to continue, you will need to provide Finance Now with certain personal information.
Our Privacy Policy is available on our website. We can send you a link anytime if you want to review the policy before continuing.

You agree that we can collect personal information about you, from you and other sources outlined in our privacy policy which includes credit history and personal contact/identity details, so that we can interact and communicate with you. Capture and verification of identity information through our electronic process will include your ID document and your face, via your device camera.

We may also share your personal information with other organisations as outlined in our privacy policy.

You do not have to provide your personal information to us but if you do not, we will not be able to assess your application. You can stop the electronic ID verification process at any time, but we will still need to verify your identity in another way if you want to proceed with your application. You can access and correct your personal information at any time.

Please let us know if you have any questions.

Do you understand and agree to these terms of the Privacy Policy and consent to Finance Now completing a credit check? *

Yes No

For a Full Privacy Policy Disclosure please **click here**

Read the script as it is displayed. If the customer agrees, select Yes. If they don't, you won't be able to continue with the application.

Applicant Eligibility

We also need you to confirm that the customer meets our basic eligibility criteria.

Applicant eligibility:

Are you a NZ resident or a citizen of New Zealand, Australia, Niue, Tokelau or the Cook Islands? *

Yes No

Ask the customer the question displayed on the screen. Select the response you get from your customer.

If the customer says no, a new question will display:

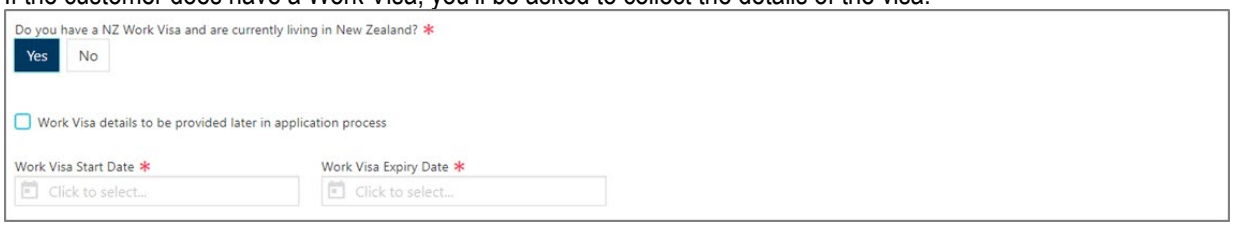
Do you have a NZ Work Visa and are currently living in New Zealand? *

Yes No

Ask the customer the question displayed on the screen. Select the response you get from your customer.

If the customer doesn't have at least a Work Visa, they don't meet our eligibility criteria. You cannot proceed with the application.

If the customer does have a Work Visa, you'll be asked to collect the details of the visa.



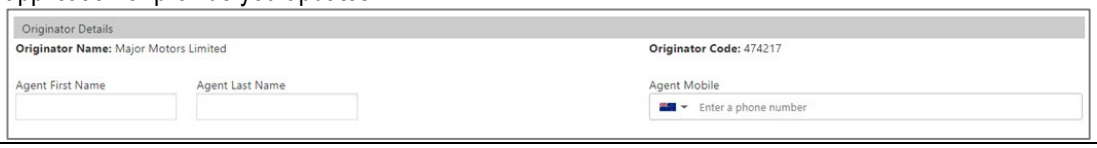
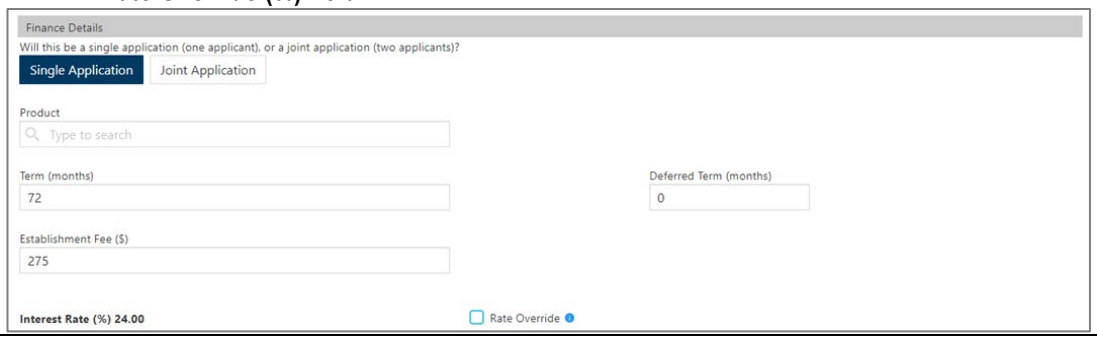
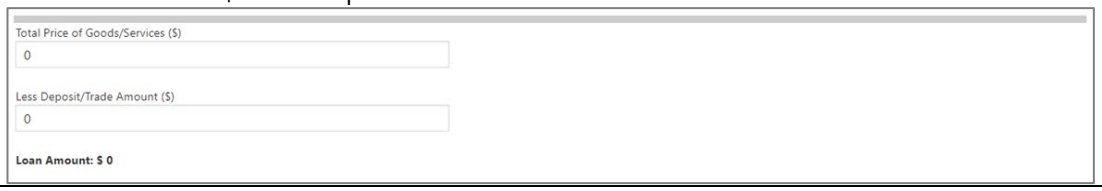
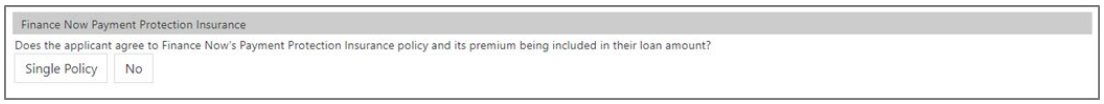
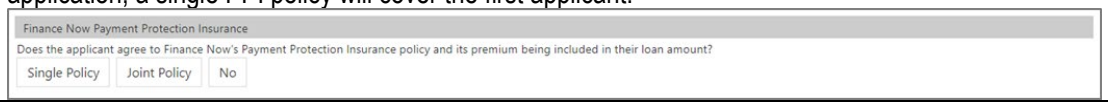
If the customer has their passport or Work Visa with them, type the Work Visa Start Date and Work Visa Expiry Date into the fields provided.

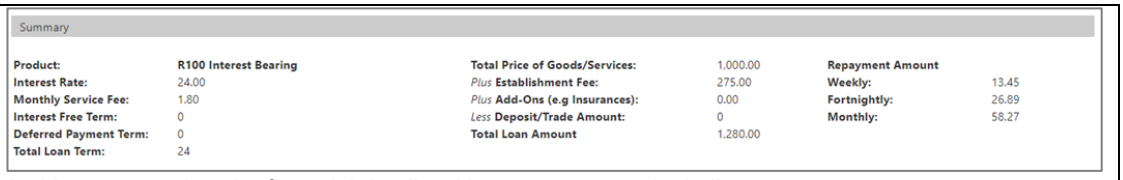
If the customer doesn't have these details, then click the Work Visa details to be provided later in the application process checkbox. The customer will still need to provide us with this information before we can complete the application.

Once these fields are complete, click **Continue** to start the application.

Completing the Financial details

The next stage of the application form collects the financial details for the loan.

Step	Action
1	In the **Agent First Name** and **Agent Last Name** fields, type your first and last names. In the **Agent Mobile** field, type your mobile number. This helps us to contact you directly about the application or provide you updates. 
2	Complete the Finance Details: • After **Will this be a single applicant (one applicant) or a joint application (two applicants)?** question, select **Single Application** or **Joint Application**. • Click in the **Product** field, to select the loan type. • In the **Term** field, type the number of months over which the customer will repay the loan. • The **Establishment Fee** field displays the default establishment fee. You can change this. • The **Interest Rate (%)** field displays the default interest rate for your introducer facility. If you want to change this, click the **Rate Override** check box and type the interest rate into the **Rate Override (%) field**. 
3	In the **Total Price of Goods/Services ($)** field, type the purchase price of the goods or services, or the amount the customer wants to borrow. In the **Less Deposit/Trade Amount ($)** field, type the amount of any deposit. The **Loan Amount: $** field will update with the net loan amount. 
4	If you have discussed Finance Now Payment Protection Insurance with the customer and they have agreed to it, after **Does the applicant agree to Finance Now's Payment Protection Insurance policy and its premium being included in their loan amount?** select **Single Policy**. If not, select **No**.  Note: If the application is for two applicants, you'll have an additional option: **Joint Policy**. On a joint application, a single PPI policy will cover the first applicant. 
5	The Summary section displays the details of the loan:

<table>
<tr><td></td><td>


At this stage, review the financial details with your customer, including:

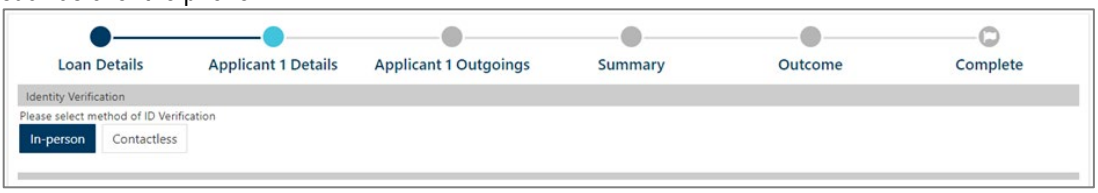
The Total Loan Amount;
The premiums on any credit related insurance or extended warranty;
The Establishment Fee;
The Monthly Service Fee;
The Total Loan Term;
The Interest Rate;
The Repayment Amount.

</td></tr>
<tr><td>6</td><td>
If you have any notes for Finance Now, add them into the Agent Notes for Finance Now field.
When the Loan Details are complete, click Next.

</td></tr>
</table>

Completing Applicant 1 Details

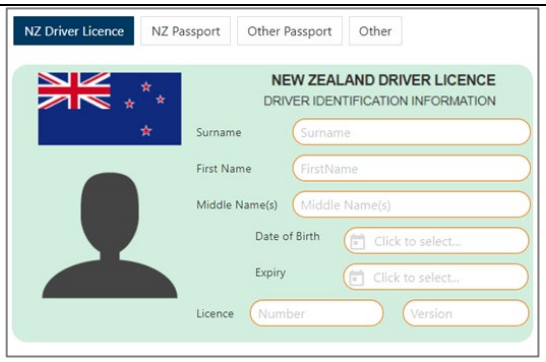
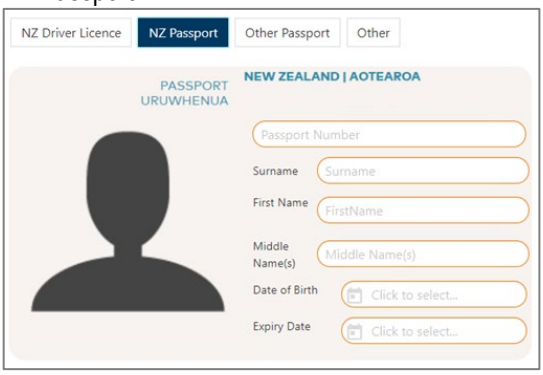
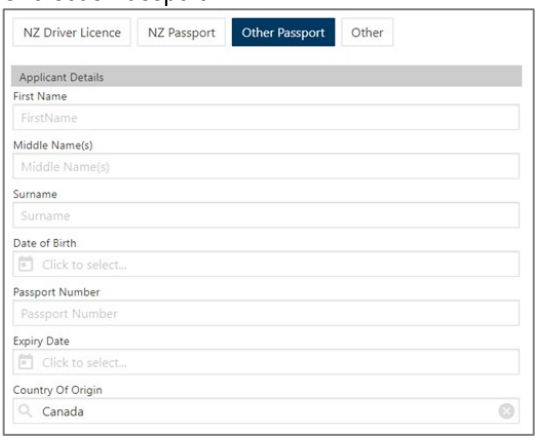
The next stage of the application is to complete the applicant's personal details. If you are completing a joint application, these are the details for the first applicant.

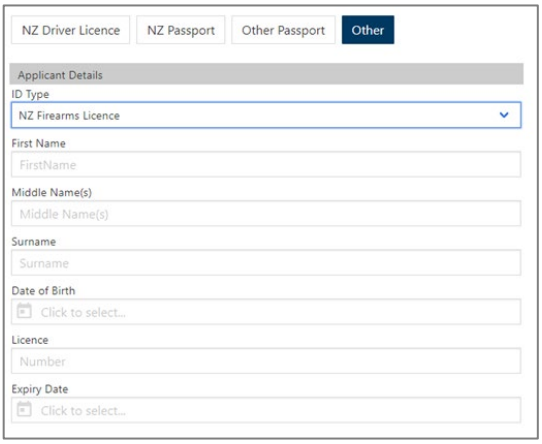
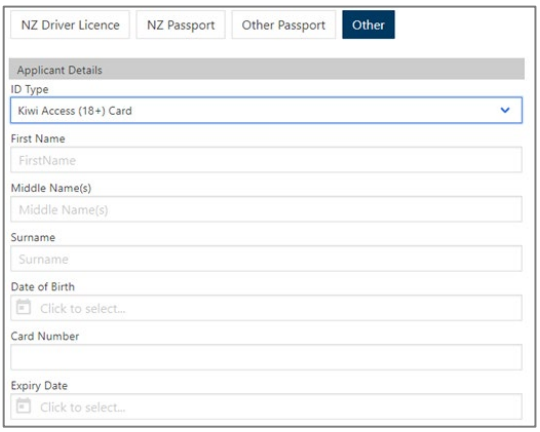
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>
You can now let us know if you're completing the application in person with your customer or remotely, such as over the phone.


When you select Contactless, your customer completes an ID Capture process to confirm they match the ID provided. In the Mobile Phone field, type the customer's mobile phone number.
Before you send the text message that starts the process, you'll need to let your customer know what is involved:

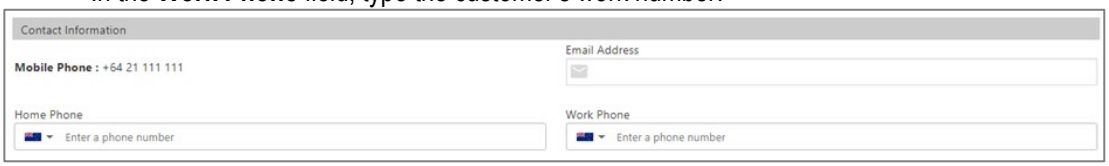
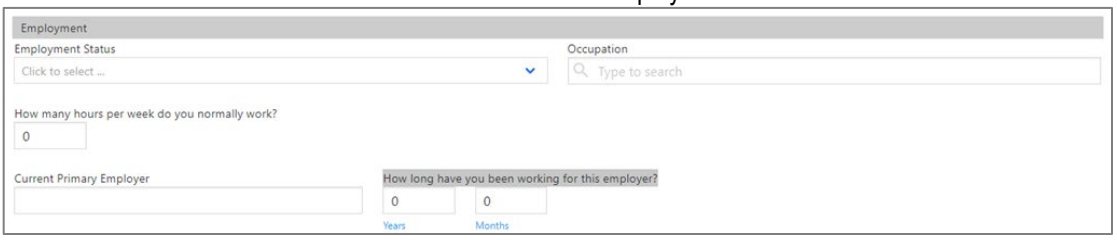
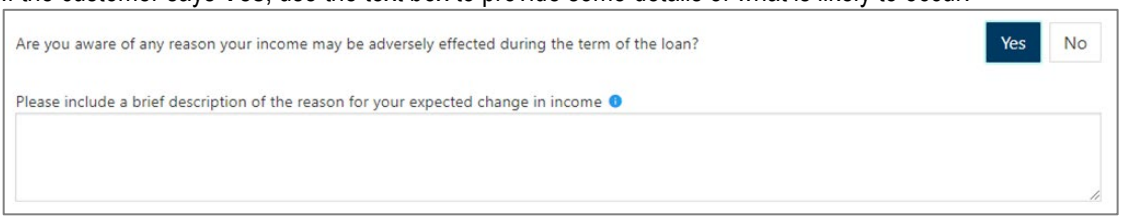
The ID Capture process helps to confirm their identity
They need to have their ID nearby to complete the process
They will receive a text message containing a link
The link will walk them through the process. The process will start by asking them to take a photograph of their ID and they will then be asked to take a short 'selfie' video

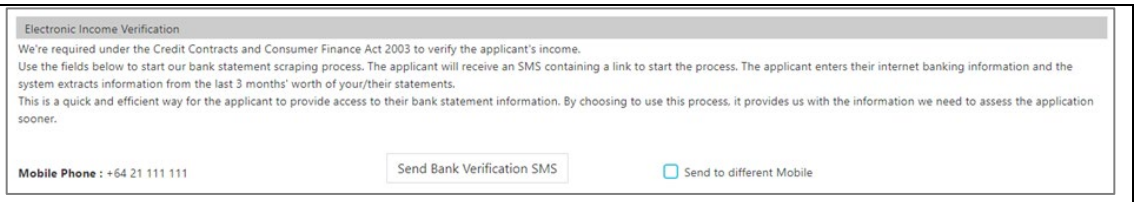
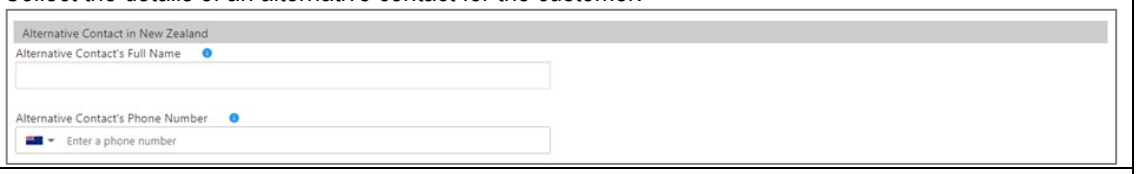
</td></tr>
<tr><td>2</td><td>
Select the ID type your customer has provided to you:
<table>
<tr><td>NZ Driver Licence:</td><td>The fields you need to complete are laid out like a NZ Driver Licence, to make it easy for you to find the information:</td></tr>
</table>
</td></tr>
</table>

		• In the **Surname** field, type the customer's surname as it's displayed on the licence • In the **First Name** field, type the customer's first name as it's displayed on the licence • In the **Middle Name(s)** field, type the customer's middle name(s) as displayed on the licence • In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format. • In the **Expiry field**, type the licence expiry in DD/MM/YYYY format. • In the **Licence** field, type the licence number. • In the **Version** field, type the licence version number.
	NZ Passport: 	The fields you need to complete are laid out like a NZ Passport, to make it easy for you to find the information: • In the **Passport Number** field, type the passport number. • In the **Surname** field, type the customer's surname as it's displayed in the passport. • In the **First Name** field, type the customer's first name as it's displayed in the passport. • In the **Middle Name(s)** field, type the customer's middle name(s) as displayed in the passport. • In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format. • In the **Expiry field**, type the passport expiry in DD/MM/YYYY format.
	Overseas Passport: 	Complete the details of the customer's overseas passport: • In the **First Name** field, type the customer's first name as it's displayed in the passport. • In the **Middle Name(s)** field, type the customer's middle name(s) as displayed in the passport. • In the **Surname** field, type the customer's surname as it's displayed in the passport. • In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format. • In the **Passport Number** field, type the passport number. • In the **Expiry** field, type the passport expiry in DD/MM/YYYY format. • In the **Country of Origin** field, select the

		country which issued the passport. **Note**: Please take copies of the Photograph/signature pages of the passport and the Visa. On the copy, write your name, sign and date. Send the copies to FNL for us to hold on file.
	Other ID: NZ Firearms Licence  	If the customer provides a NZ Firearms Licence: • In the **ID Type** field, select **NZ Firearms Licence**. • In the **First Name** field, type the customer's first name as it's displayed on the licence. • In the **Middle Name(s)** field, type the customer's middle name(s) as displayed on the licence. • In the **Surname** field, type the customer's surname as it's displayed on the licence. • In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format. • In the **Licence** field, type the licence number. • In the **Expiry** field, type the licence expiry in DD/MM/YYYY format. **Note**: Please take a copy of the front and back of the NZ Firearm licence. On the copy, write your name, sign and date. Send the copy to FNL for us to hold on file.
	Other ID: KiwiAccess/18+ Card  	If the customer provides a KiwiAccess Card: • In the **ID Type** field, select **KiwiAccess (18+)** Card. • In the **First Name** field, type the customer's first name as it's displayed on the card. • In the **Middle Name(s)** field, type the customer's middle name(s) as displayed on the card. • In the **Surname** field, type the customer's surname as it's displayed on the card. • In the **Date of Birth** field, type the customer's date of birth in DD/MM/YYYY format. • In the **Card Number** field, type the card number. • In the **Expiry** field, type the card expiry in DD/MM/YYYY format. **Note**: Please take a copy of the front and back of the KiwiAccess or 18+ Card. The customer also needs to provide a copy of their New Zealand Birth Certificate or NZ Citizenship Certificate. On the copies, write your name, sign and date. Send the copies to FNL for us to hold on file.
3	If you're completing the application in person with the customer, select the checkbox to confirm that you	

	have sighted the original version of the ID document and that it matches the customer. ☐ I **John Smith**, confirm that I have sighted an original copy of the applicant's identification provided above and it matches the person presenting it.
4	Complete the remaining identifying fields: • In the **Title** field, select the customer's preferred title. • In the **Relationship Status** field, select the customer's relationship or marital status. • In the **Number of Dependents** field, select the number of financial dependents the customer supports. • In the **Gender** field, select the customer's preferred gender identity. Title: Click to select ... | Relationship Status: Click to select ... | Number of Dependents: Click to select ... | Gender: Click to select ... **Note**: The **Relationship Status** and **Number of Dependents** fields help us calculate benchmark expenses for the customer.
5	Provide the customer's residential address. Residential Address Details Search for an address... When you start typing your customer's address, the form searches for the address. If the correct address displays, click on it to populate the address fields. If the address doesn't show up, select the Address Not Found? checkbox and enter the details manually. Residential Address Details ☑ Address Not Found? House/Unit Number | Street Number Street Name | Street Type: Click to select ... Suburb | City Post Code | Country: New Zealand
6	Collect the customer's additional residential details: • In the **Residential Status** field, select the customer's residential status. • In the **How long have you been living at this address for?** fields type the number of years and/or months the customer has been living at this address. • In the **How much ? ($)** field, type the amount the customer pays for their accommodation, per week, fortnight or month. • In the **Per** fields, select the frequency of the accommodation payment Residential Status: Renting \| How long have you been living at this address for? 0 Years 0 Months How much do you pay in rent / board? ($): 0 | Rent Per: Week Fortnight Month
7	Collect the customer's postal address: When you start typing your customer's address, the form searches for the address. If the correct address displays, click on it to populate the address fields. Postal Address PO Box 123, Gore 9740
8	Complete the Contact Information: • In the **Mobile Phone** field, type the customer's mobile number. If you entered it earlier for the ID Capture process, it will automatically populate here. • In the **Email Address** field, type the customer's email address.

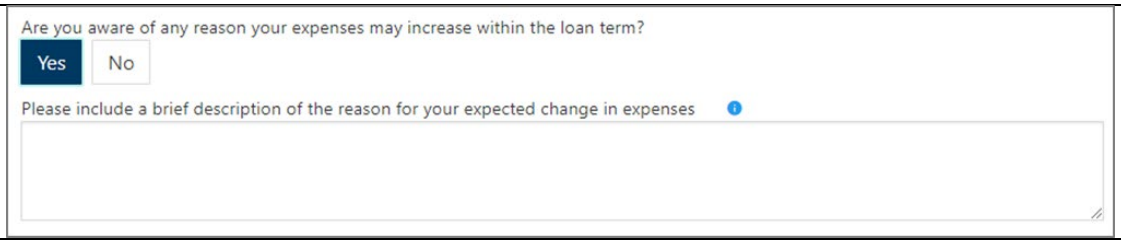
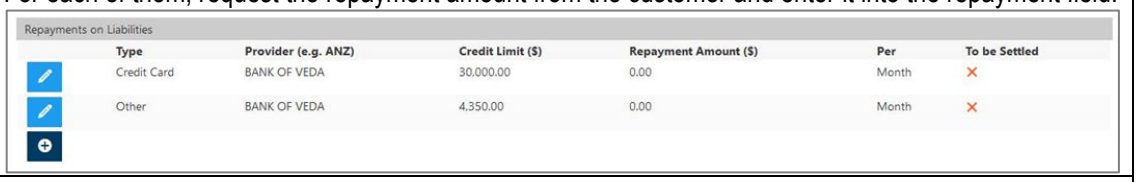
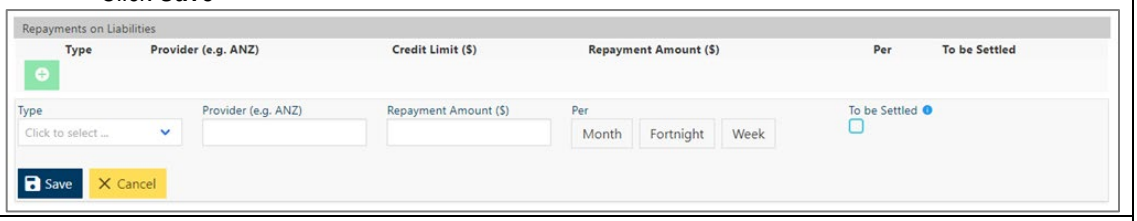
	• In the **Home Phone** field, type the customer's home landline number. • In the **Work Phone** field, type the customer's work number.  **Note**: Mobile and email address are mandatory, and the applicant can also provide a home landline and a work number
9	Complete the customer's employment information. • In the **Employment Status** field, select the customer's employment status. • In the **Occupation field**, select the type of role the customer holds. • In the **How many hours per week do you normally work?** field, type the usual number of hours the customer works. • In the **Current Primary Employer** field, type the name of the customer's employer. • In the **How long have you been working for this employer?** fields, type the number of years and/or months the customer has worked at this employer.  **Note**: Some employment statuses won't require you to complete all of these fields, such as Retired, Homeduties, etc.
10	Collect the customer's income(s). • Click the **+** • In the **Income Type** field, select the type of income the customer earns. • In the **Income Amount After Tax ($)** field, type in the amount the customer earns. • In the **Per** fields, select the frequency of this income. • Click **Save**. Repeat this for each type of income the customer earns.
11	Ask the customer if they know of anything that might reduce their income over the term of the loan. Select the customer's response. If the customer says **Yes**, use the text box to provide some details of what is likely to occur. 
12	We need to verify income for all customers. To make this easier, we've added the Bank Statement Scraping tool into the new application form. You can send the applicant a text message, with a link, to complete the process.

	 Before you generate the text message, use the wording on the screen to let the customer what you're doing and why.
13	Collect the details of an alternative contact for the customer. 
14	If you have any notes for Finance Now, add them into the Agent Notes for Finance Now field. If you've completed the customer's details, click Next.

Applicant 1 Outgoings

The next section of the application collects the customer's expenses and liabilities.

Step	Action
1	From the information you entered on the previous screen, the application form calculates an estimate of the customer's expenses. Expenses **Estimated Monthly Expenses:** $611.00 4002508, 641 Based on the information you have provided in this application, we estimate **your share** of your **monthly** household expenses to be **$611.00** This estimate **excludes:** rent/board payments, mortgage repayments, life/health insurance payments, child support payments and private school fees.
2	Provide the customer with this amount, and then ask them if this amount: • Matches their actual expenses • Is more than their actual expenses • Is less than their actual expenses Select the statement that matches the customer's response: Select one of the below statements: My actual expenses match the estimate above My actual monthly expenses are more than the estimate above My actual monthly expenses are less than the estimate above
3	My actual expenses match the estimate above When you select this option, you're asked to collect information about 3 expenses that aren't included in the estimate: Please enter **your share** of the **monthly** expenses for each of the below household expense categories. Do you pay for health and/or life insurance? Yes No Do you pay private school fees? Yes No Do you make child support payments? Yes No **Calculated Total Monthly Expenses:** $611.00 If your customer pays any of these expenses: • Click **Yes**. • Enter the monthly amount into the **$** field.
	My actual monthly expenses are more than/less than the estimate When you select these options, all expense categories are displayed for you to collect the customer's actual expense amounts: Please enter **your share** of the **monthly** expenses for each of the below household expense categories. Rent/Board Payments $ 0.00 Rates & Utilities $ 0 Groceries $ 0 Transport Expenses $ 0 Membership & Subscriptions $ 0 General Child/Dependent Expenses $ 0 Other Insurance Premiums $ 0 Health Care & Pet Care Costs $ 0 Do you pay for health and/or life insurance? Yes No $ Do you pay private school fees? Yes No Do you make child support payments? Yes No **Calculated Total Monthly Expenses:** $0.00
4	Ask the customer if they know about anything that might increase their expenses during the loan. If they say yes, use the text box to provide us with information about what might occur.

	
5	The application form will also display any liabilities the customer has on their credit file. For each of them, request the repayment amount from the customer and enter it into the repayment field. 
6	If there are liabilities the customer pays that aren't displayed: • Click **+** • Select the type of liability • Enter the provider of the loan and the repayment amount • Select the frequency • Click **Save** 
7	If a liability displays that the customer confirms has been paid in full recently, click the To be Settled check box. If the customer is trading in a vehicle and there is a loan against the vehicle that will be cleared, click the **To be Settled** check box.
8	If you have any notes for Finance Now, add them into the **Agent Notes for Finance Now** field. When you've collected the customer's expenses and liabilities, click **Next**.
9	If you've indicated that this is a joint application, you'll be taken to the screens to collect the second applicant's details. If there is only one applicant, you'll be taken to the **Summary** screen.

Applicant 2 Privacy Disclosure

The application form displays the Verbal Policy again. You need to read this to the customer and get their agreement.

Verbal Privacy Policy Disclosure

You are protected by responsible lending laws. Because of these protections, any recommendations given to you about your application is not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.
As part of your application, we must let you know about our personal and privacy information policy. Are you happy for me to explain key parts of this policy which are relevant to your application?

[Wait for response - if yes, continue to read script.]

You acknowledge that in order to continue, you will need to provide Finance Now with certain personal information.
Our Privacy Policy is available on our website. We can send you a link anytime if you want to review the policy before continuing.

You agree that we can collect personal information about you, from you and other sources outlined in our privacy policy which includes credit history and personal contact/identity details, so that we can interact and communicate with you. Capture and verification of identity information through our electronic process will include your ID document and your face, via your device camera.

We may also share your personal information with other organisations as outlined in our privacy policy.

You do not have to provide your personal information to us but if you do not, we will not be able to assess your application. You can stop the electronic ID verification process at any time, but we will still need to verify your identity in another way if you want to proceed with your application. You can access and correct your personal information at any time.

Please let us know if you have any questions.

Do you understand and agree to these terms of the Privacy Policy and consent to Finance Now completing a credit check? *

Yes No

For a Full Privacy Policy Disclosure please **click here**

Read the script as it is displayed. If the customer agrees, select Yes. If they don't, you won't be able to continue with the application.

Applicant Eligibility
We also need you to confirm that the second applicant meets our basic eligibility criteria. This is the same check as for the first applicant.

If the second applicant agrees to our privacy disclosure and meets our eligibility criteria, click Next.

Collecting the details for the second customer is much the same as collecting this information for the first customer with a small difference:

After you collect the second applicant's ID information, you're asked to collect their preferred title, relationship status and gender identity.
We then ask what the relationship between the two applicants is. Finally, we ask whether the second applicant has additional financial dependents.

Title: Click to select ...
Relationship Status: Click to select ...
Gender: Click to select ...

What is your Relationship to **Jingle Elf**? Click to select ...

In their application, **Jingle Elf** has shared that they have **0** dependants. Do you have **additional** dependents? Yes No

The remainder of this page collects the same information as for the first customer.

If you have any notes for Finance Now, add them into the **Agent Notes for Finance Now** field.
If you've completed the customer's details, click **Next**.

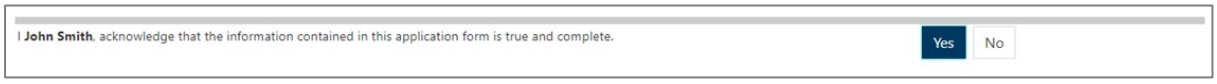
The next screen collects expenses for the second customer.
When collecting the details of the customer's liabilities, you can also indicate whether any of these are shared with the first customer, by selecting the **Shared with Primary Applicant** checkbox.

The Summary Screen

The summary screen provides a summarised version of the details you've entered in the application. You can share this screen with the customer(s) to confirm that you've capture their information correctly.

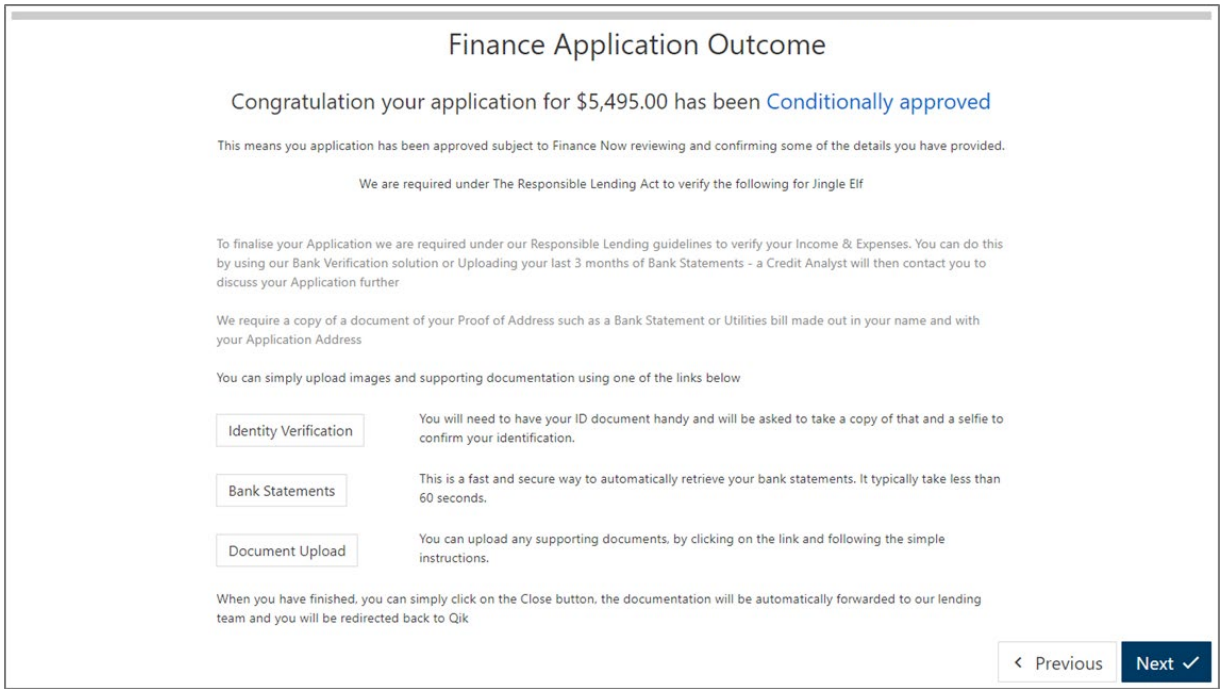
If you haven't sent the text messages for ID Capture and/or Bank Statement scraping, you can send them from the Summary screen:

Confirm that the information in the application is true and complete:



If you have any notes for Finance Now, add them into the **Agent Notes for Finance Now** field.

Click **Next** to submit the application.



Finance Application Outcome

Congratulation your application for $5,495.00 has been Conditionally approved

This means you application has been approved subject to Finance Now reviewing and confirming some of the details you have provided.

We are required under The Responsible Lending Act to verify the following for Jingle Elf

To finalise your Application we are required under our Responsible Lending guidelines to verify your Income & Expenses. You can do this by using our Bank Verification solution or Uploading your last 3 months of Bank Statements - a Credit Analyst will then contact you to discuss your Application further

We require a copy of a document of your Proof of Address such as a Bank Statement or Utilities bill made out in your name and with your Application Address

You can simply upload images and supporting documentation using one of the links below

Identity Verification	You will need to have your ID document handy and will be asked to take a copy of that and a selfie to confirm your identification.
Bank Statements	This is a fast and secure way to automatically retrieve your bank statements. It typically take less than 60 seconds.
Document Upload	You can upload any supporting documents, by clicking on the link and following the simple instructions.

When you have finished, you can simply click on the Close button, the documentation will be automatically forwarded to our lending team and you will be redirected back to Qik

Previous Next

Click **Next** to return to Qik.

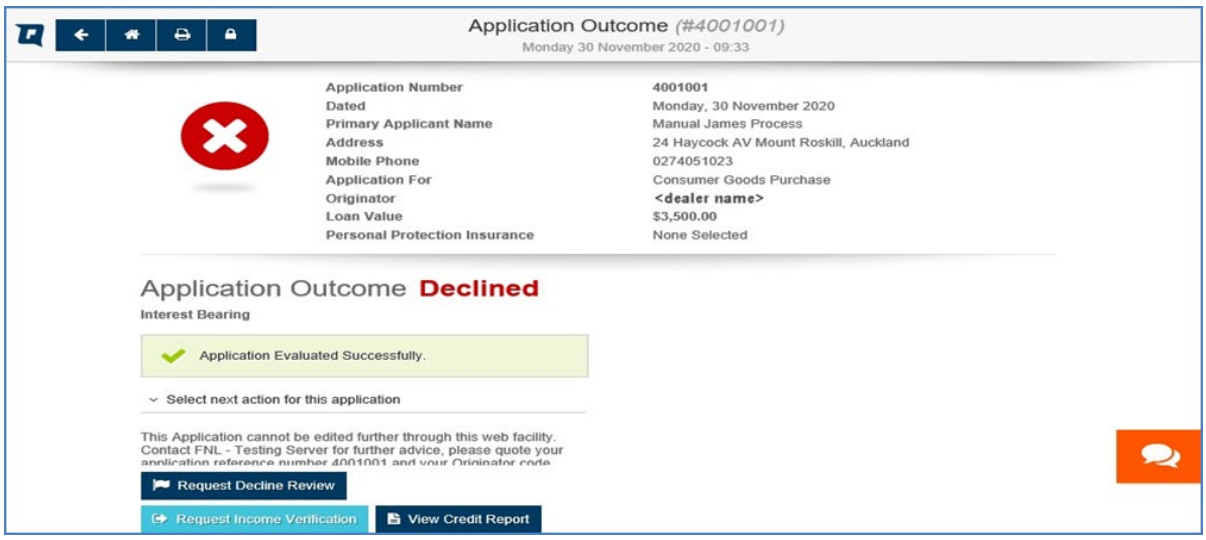
Application Outcomes

Application Outcome Screen

The system has now evaluated the application and advises a decision on-screen. The screen will also show the Application Number and a summary of the application
The Outcomes returned include:

- Declined
- Conditional Approval
    - All applications with a Conditional Approval outcome will require review by a Finance Now Credit Assessment Lender
- Approved – proceed to Commit & Continue

Declined



If an application is declined, you will be supplied one of the reasons below:

- Adverse Credit:
    - The applicant has previous bad credit experiences resulting in defaults being lodged
    - Should these credit reports be queried by the customer or mitigating circumstances exist, the application may be reviewed with written evidence from the relevant credit agency
- Capacity:
    - It is the opinion of the Lender that the customer does not have capacity to repay the facility applied for
- Credit Risk:
    - Based on the information provided, Lender does not believe that the applicant represents a strong enough credit risk to proceed with the application

Request Decline Review

Where the salesperson believes the application warrants a further review there is the option to request a decline review by selecting this option from the Application Outcome screen. The salesperson needs to add any additional information they have collected to support a review or change of information entered in the application. Retail Support will review the application and provide feedback as applicable.

Non-Conforming Option

The 'Non-conforming' product has been designed specifically for customers who don't meet our

initial credit assessment but have sufficient surplus to service the loan. These customers should also have no outstanding adverse credit or have had any defaults loaded against their name by a financial institute. Non-Conforming has higher interest rates and booking fee for both customer and retailer. It is compulsory to have:

- 10% deposit
- Signed direct debit as their payment method
- Maximum lend of $2500

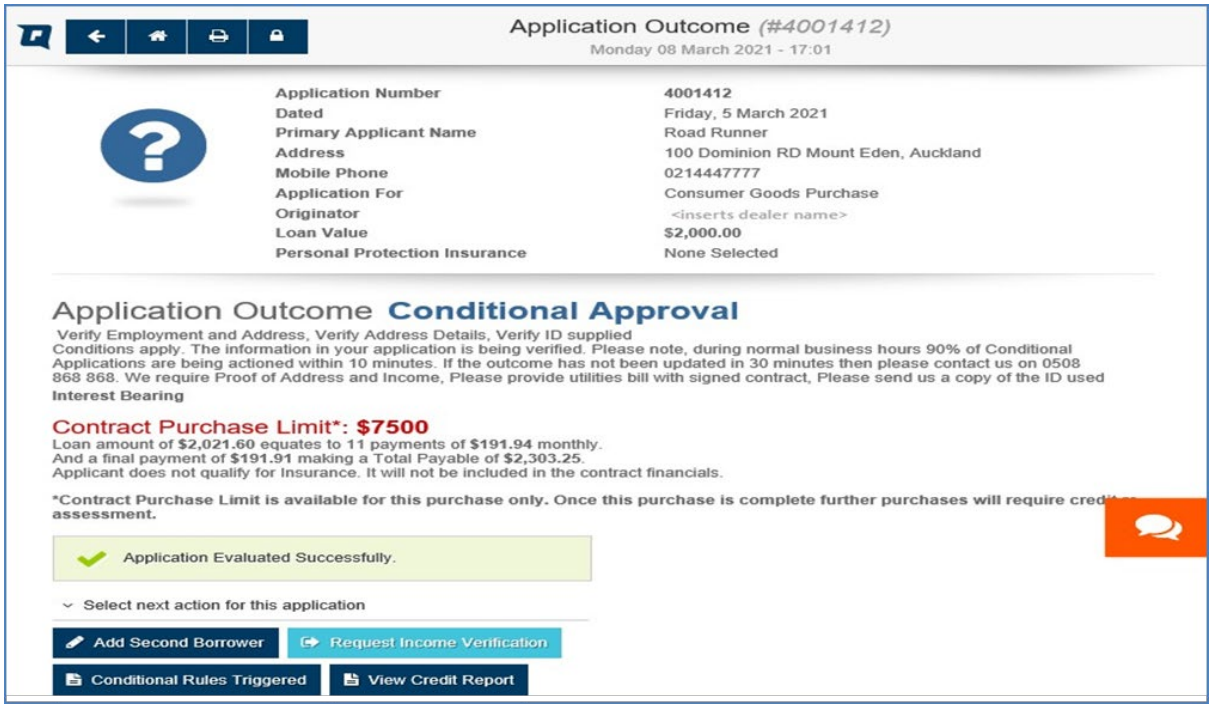
In addition to the above

- Interest free and deferred products are not available for Non-Conforming
- Applications that qualify for Non-Conforming will initially have a 'Conditional' status and will go through the same process as a Conditional Approval.
- Qik will display the conditions under which the application will be reviewed

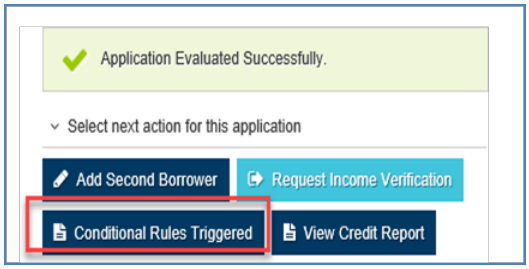
NB: PPI will be included in all non-conforming applications (not compulsory).

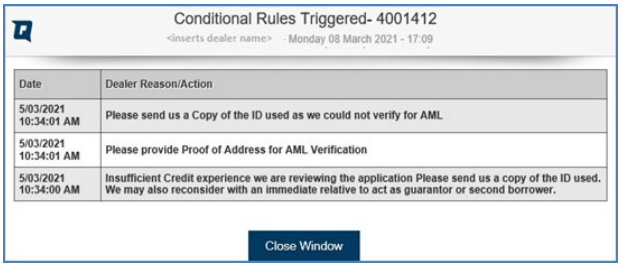
Conditionally Approved

This decision means that we require additional information to enable us to make an informed decision on the application. This may include confirmation of address, employment, income etc.



We're committed to providing you and your customer with a positive outcome, as quickly and efficiently as possible. To further assist with this, select the option **Conditional Rules Triggered**, available from the **Application Outcome** screen. This page will show a summary of the reasons for the Conditional Approval. This will allow you to easily see and provide only the information (if required) needed to assist the evaluation further.





- Our standard review time is 30 minutes
- As it may be difficult to confirm employment details on the weekend or just to speed up the application evaluation process, we have a tool available to request the customers income from their bank
- Where the loan has been reviewed and conditions set, an email is sent, and the items required displayed on the application outcome screen for your reference
    - These will be updated to referred status with conditional document required as follows

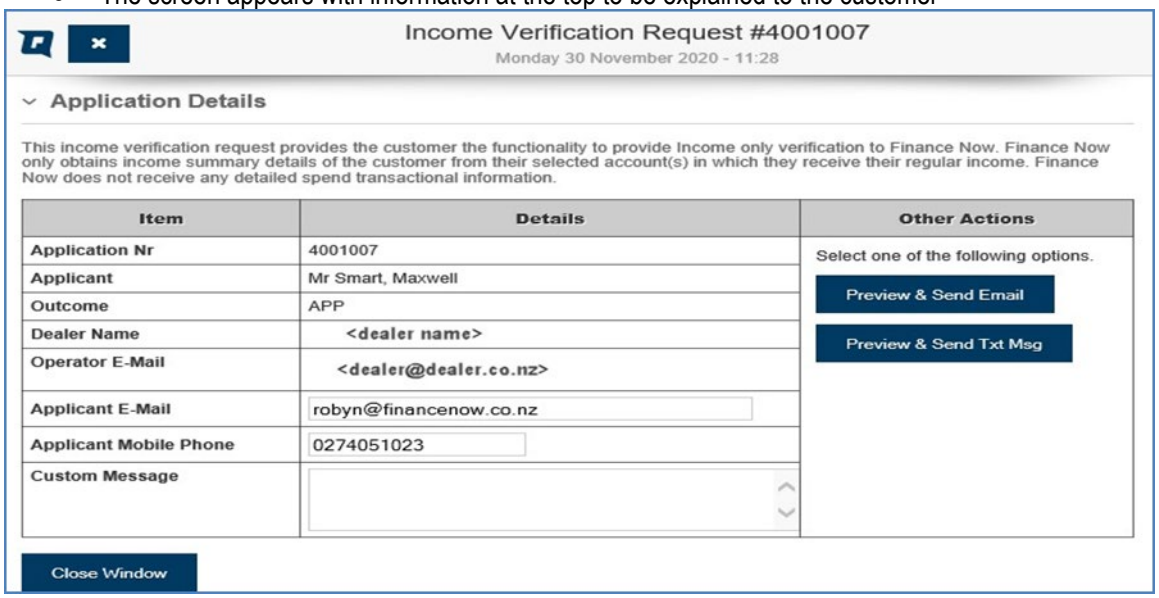
NB: Remember if you have any questions on an application, you are now able to click on the orange question box and ask a Finance Now team member directly using the QikChat option.

Bankstatements.com Income Verification

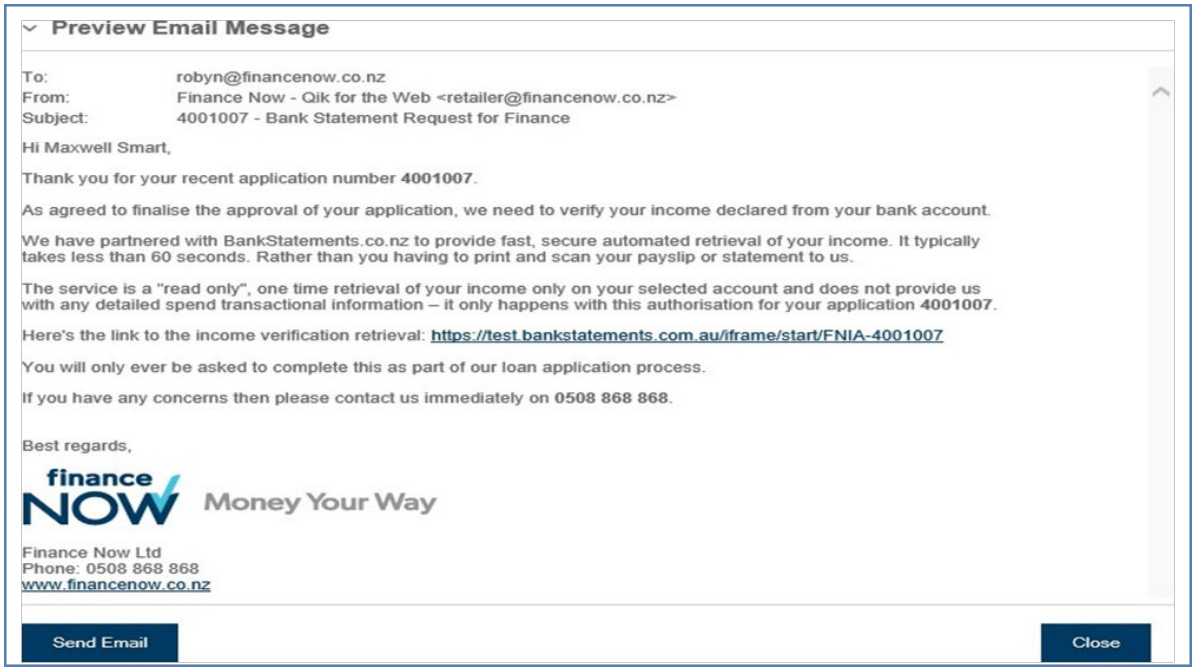
Finance Now have teamed up with Australian company, Bankstatements.com, to provide you with an income verification option to complement our existing product. This retrieval service can facilitate faster loan application reviews. This service is simple and provides a secure method for verifying a customer's income direct from the customer's bank to Finance Now for review and assessment on your application.

Here's how it works:

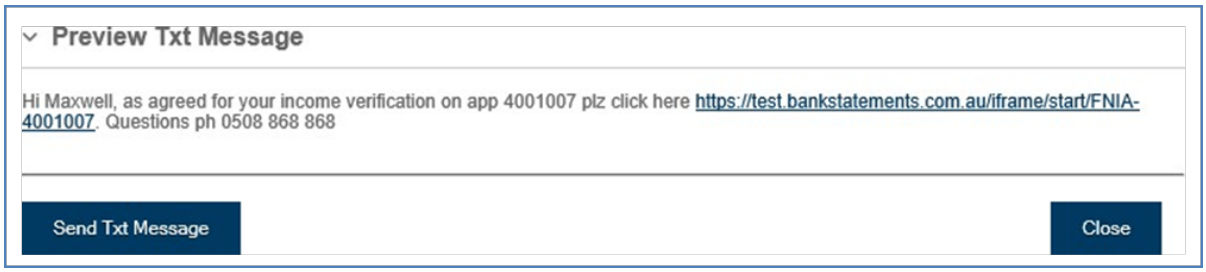
- Click on **Request Income Verification**
- The screen appears with information at the top to be explained to the customer



- Click **Preview & Send Email** tab
- Before sending to review the message being sent, confirm the email address is correct before sending



- Click **Send Email**
  - To send the email with the link to the customer
  - Confirmation your email has been sent to the customer appears
  - The customer will receive the email with a link to Bankstatements.com system
  - The customer then clicks on the link sent to access the bankstatements.com site on their phone
- Click to **Review & Send Text message**
  - The message below is sent to the customer to complete the same process



The customer enters their bank login details to the secure site displayed – only the income details are returned and emailed direct to Retailer Support with the application number. This will be included in the assessment and a response will be provided in due course.

Add Second Borrower

This feature enables the salesperson to add a co-buyer where the loan is conditioned to a second borrower for affordability reasons.

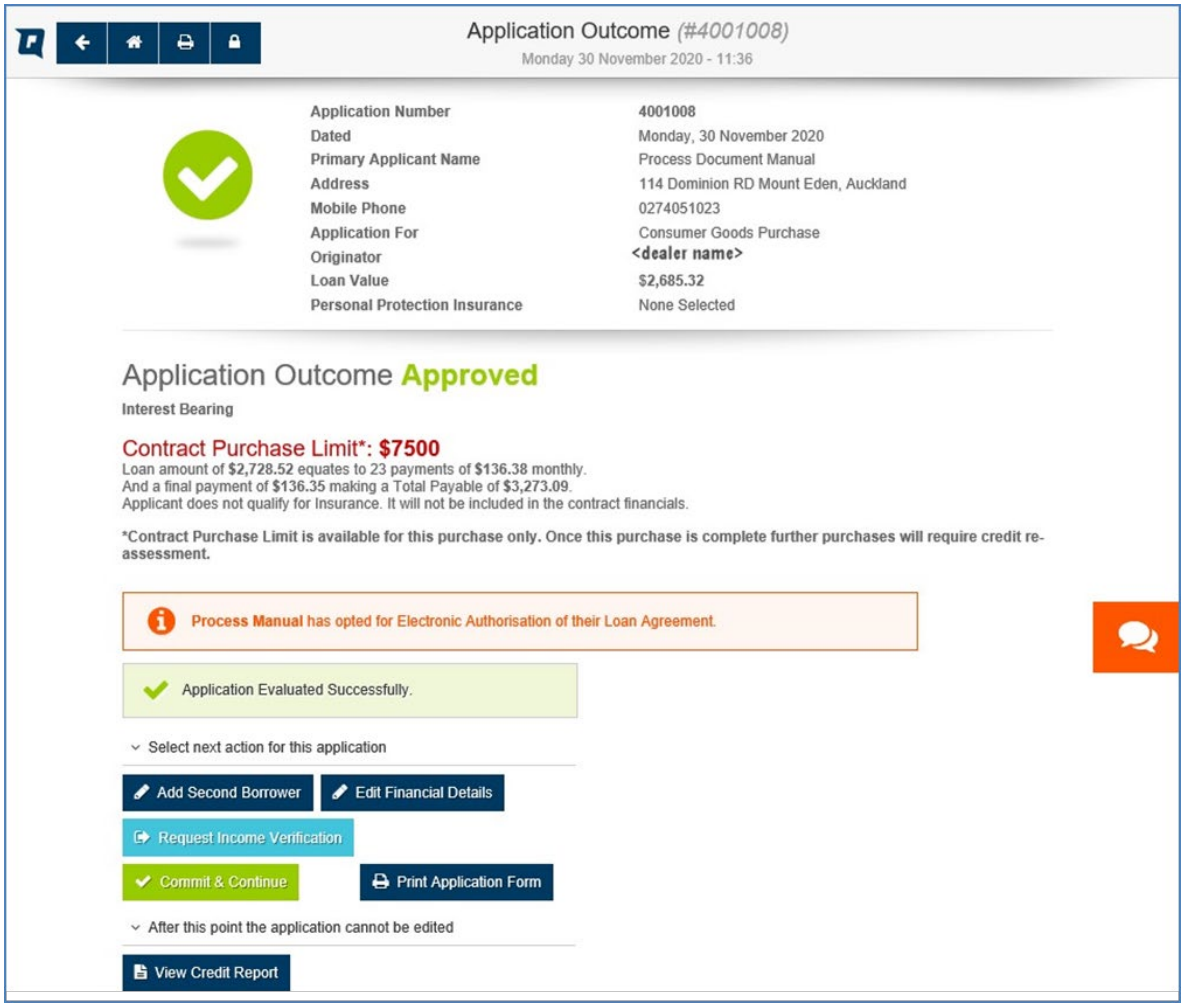
To add an additional borrower, select **Add Second Borrower**.

A separate Privacy Policy disclosure screen will display to be completed with them. Please ensure this is completed directly with the second borrower. Once the Privacy section has been completed with the second borrower the **Continue** button will activate to allow you to continue.

The application form is opened with the primary applicant's information locked but new fields activated to enable loading the new persons information. This person must be present when their information is being added, they are to be treated as if they are the primary borrower in regard to the information disclosed and required for the application. You will need to sight their original ID and complete the privacy disclosure and acceptance prior to re-submitting the application for review.

Approved

Where the application is assessed and approved in Qik and the Application Outcome screen will update to Approved. You will now be able to proceed to generate the loan document for execution by selecting the Green Commit & Continue button.



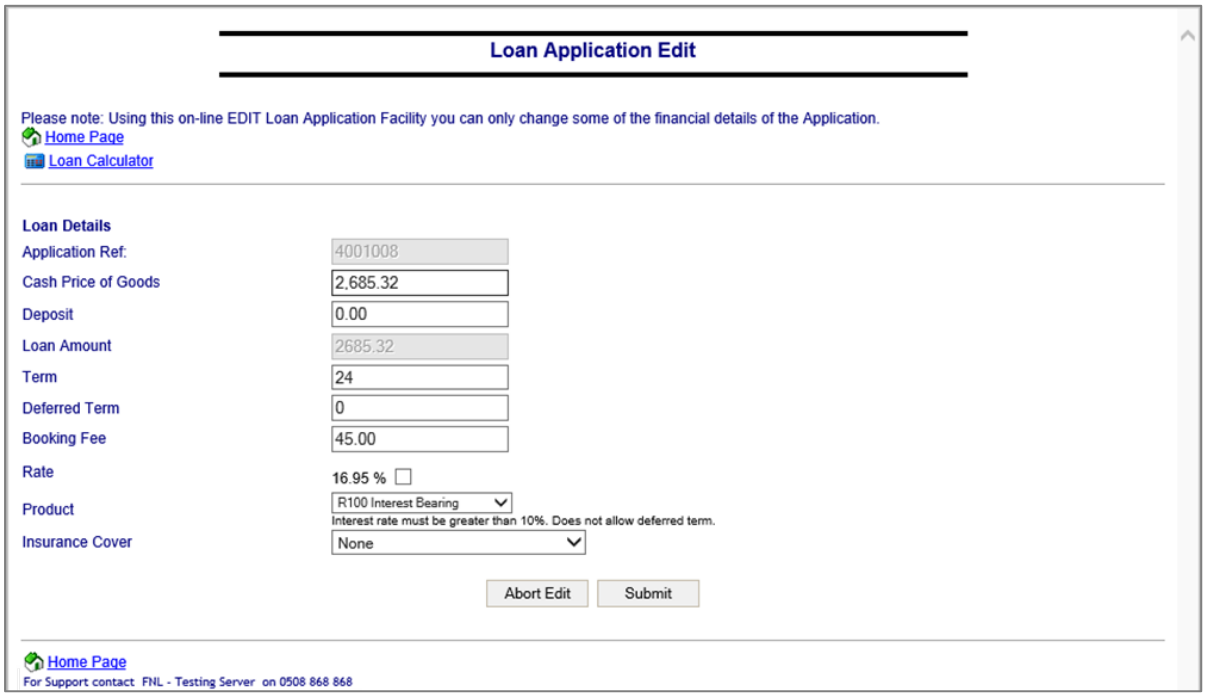
Once viewed, **Commit & Continue** is activated

Edit Financial Details

Where a contract has been assessed and the outcome evaluated and updated, you may edit some of the financial details prior to generating the contract. To do this, select **the Edit Financials** function as shown below.

The **Edit Financials** feature is primarily used to:

- Change purchase details where an error has been made
- Increase the value of the sale (upselling) this amount must match the invoice for goods purchased
- Alter the term the customer wants to repay the goods over
- Update the Product code, if applicable. The product codes eligible for the retailer are available from this drop box

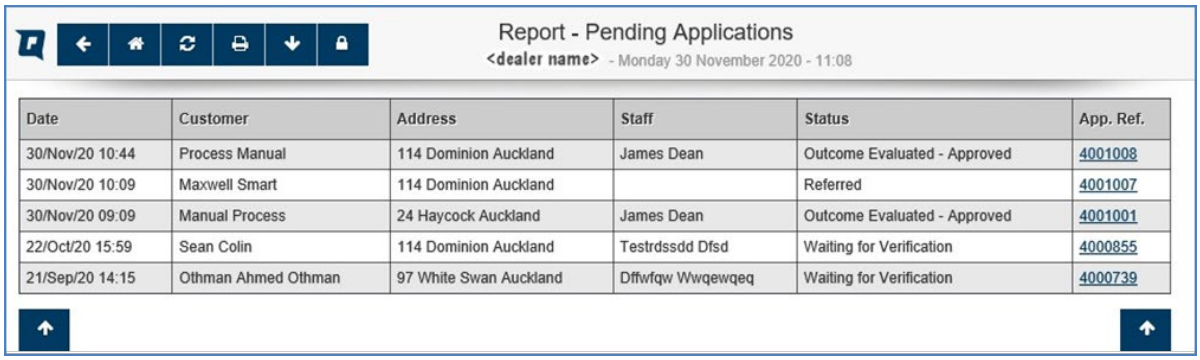


NB: There is a tolerance where the amount financed is edited, if this is exceeded the application status will return to conditionally approved and required the Retailer Support to review and ensure still meets with our Credit Policy requirements.

Pending Applications Report

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 accepted and authorised by the customer and the Credit Card Account set, it will no longer be available in this report.

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.
30/Nov/20 10:44	Process Manual	114 Dominion Auckland	James Dean	Outcome Evaluated - Approved	4001008
30/Nov/20 10:09	Maxwell Smart	114 Dominion Auckland		Referred	4001007
30/Nov/20 09:09	Manual Process	24 Haycock Auckland	James Dean	Outcome Evaluated - Approved	4001001
22/Oct/20 15:59	Sean Colin	114 Dominion Auckland	Testrdssdd Dfsd	Waiting for Verification	4000855
21/Sep/20 14:15	Othman Ahmed Othman	97 White Swan Auckland	Dffwfqw Wwqewqeq	Waiting for Verification	4000739

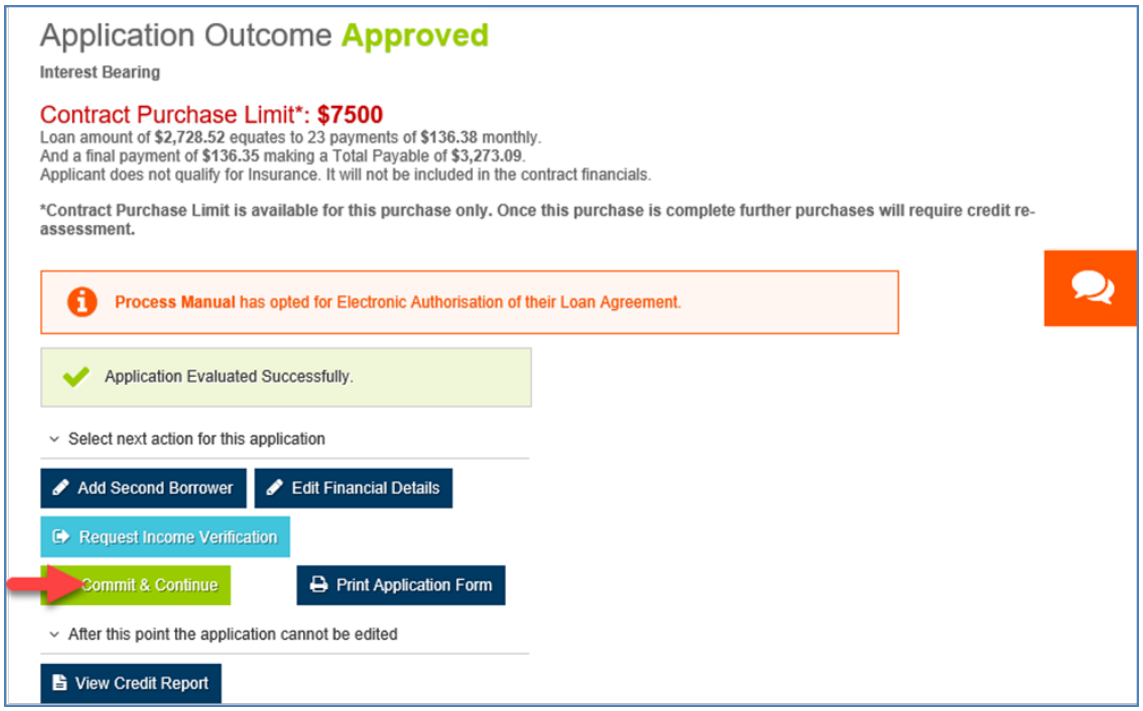
- Waiting for verification

    - FNL will be completing the credit risk assessment
- Not Loaded
    - Where the application was terminated part way through
    - You will need to contact FNL for an update
- Outcome Evaluated – Conditional
    - FNL have complete the Risk assessment and have set conditions required prior to final approval
    - These will appear on the Application Outcome screen in the blue print under the decision
- Outcome Evaluated – Approved
    - FNL have completed the approval & you are ready to complete the transaction

Approved Applications next steps

Commit & Continue

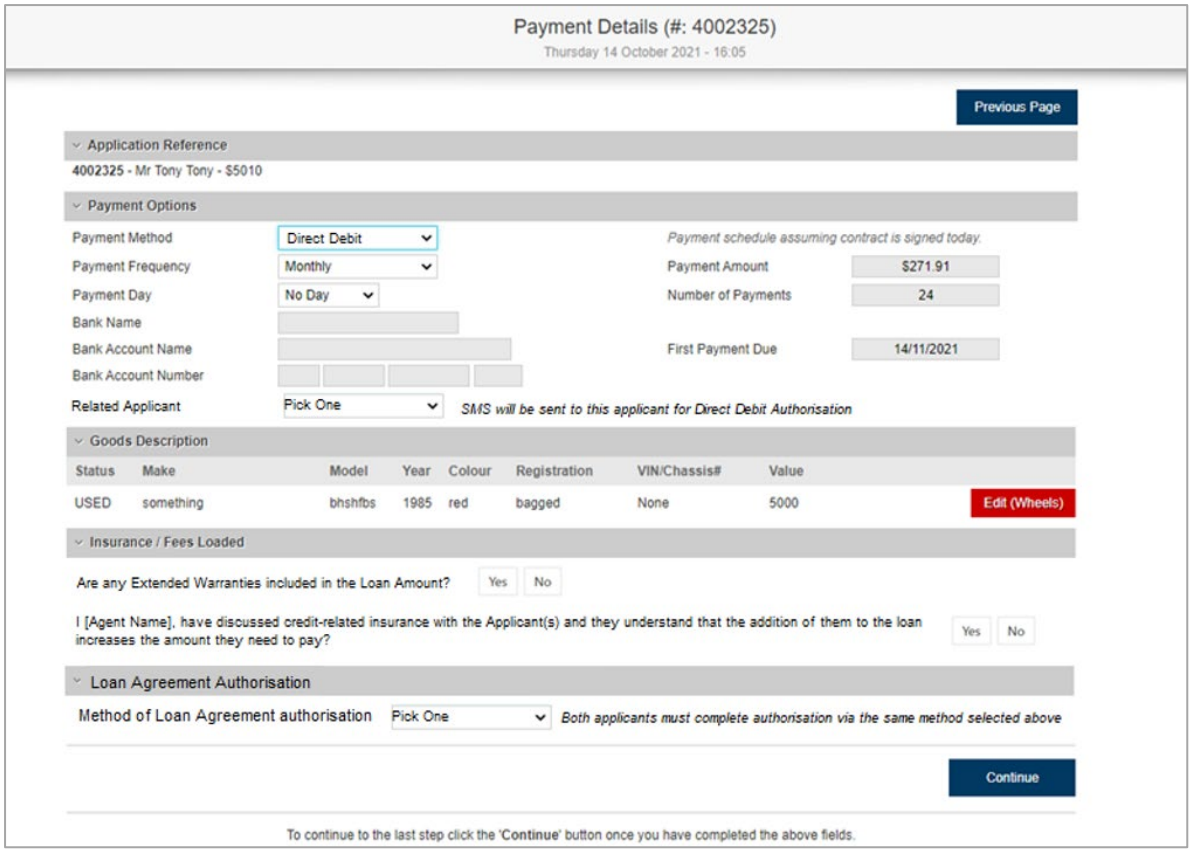
When you're ready to print the contract follow the 'Commit and Continue' link through to the Post Approval Details.



Payment Details and Loan Authorisation

Finance Now provides a number of payment methods for your customers to use. Our preferred 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 our customer relations team on our toll-free number 0800 40 50 70.

Note: Where payments on a contract are being made by a third party (family member or otherwise), then identification will need to be supplied for that person also along with the relationship and reason why payments are being made by a party other than the customer. Copies of ID should be sent to FNL with the rest of the documentation.

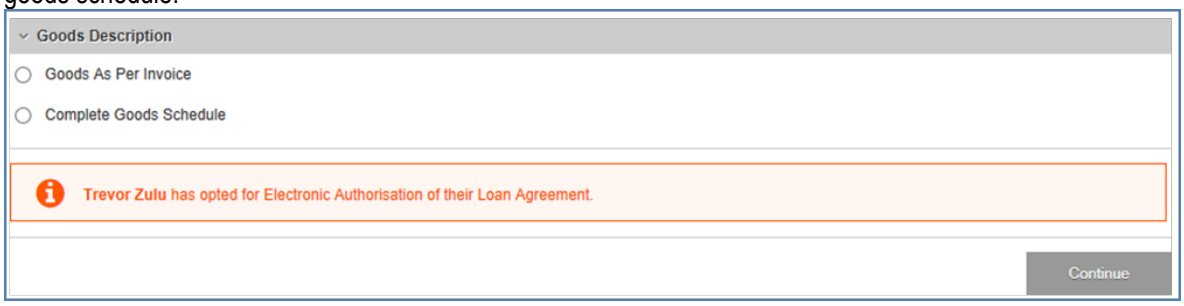


Entering Direct Debit Details

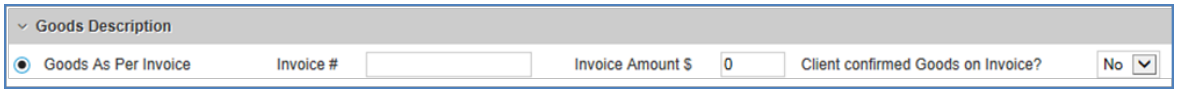
- In the **Payment Method** field, select Direct Debit
- Select the **Payment Frequency**
- In the **Bank Name** field, type the name of the bank the customer banks with
- In the **Bank Account Name** field, type the name of the bank account as it is registered with the customer's bank
- In the **Bank Account Number** field, type the customer's bank account number,

Goods Description

All consumer loans are for the purpose of goods and this needs to be clearly documented in the loan agreement. There are two ways to complete this section, 1) select goods as per invoice or 2) by entering each item in the goods schedule.

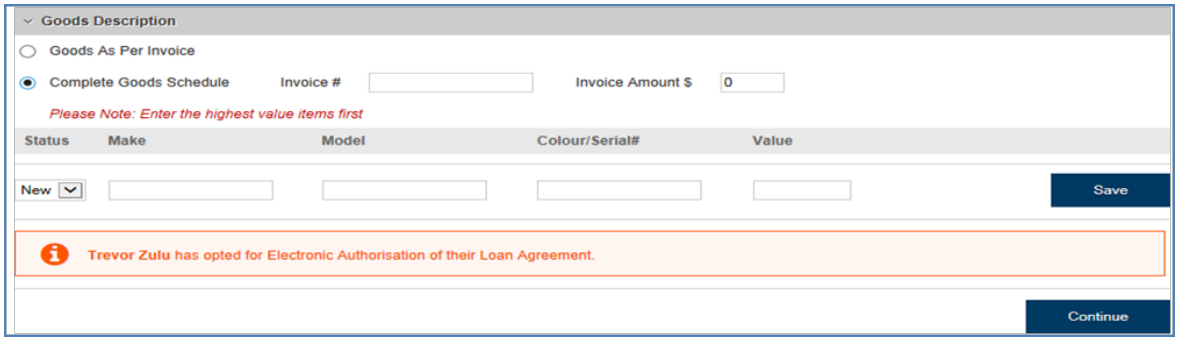


- If you choose "goods as per invoice" the invoice, then becomes part of the legal documents and a copy of the invoice will need to be sent with the loan agreement to Finance Now for onboarding
- The invoice needs to accurately describe the goods being purchased
- The Invoice amount must equal the loan amount financed
- Ensure the customer has signed and accepted the invoice

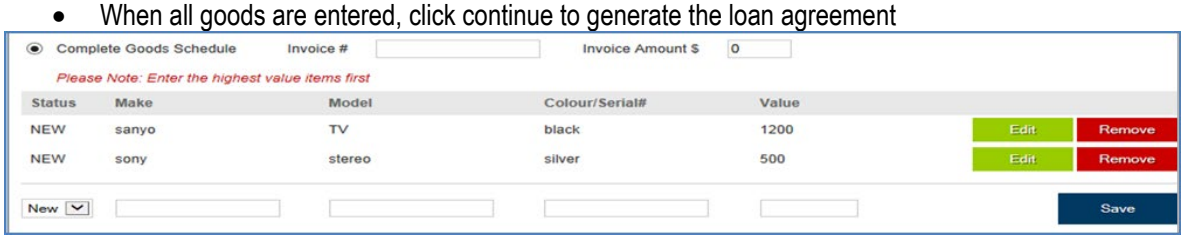


Complete goods schedule

- Enter the goods in the fields provided, a copy of the invoice is not required where the goods are described in full
- Enter the total invoice amount – this must match to the Loan amount and the sum of the goods entered below



- Where there are multiple goods sold, enter each item separately and click save to create a new line, you will be able to enter up to a maximum of 20 individual items in the goods schedule
    - Enter goods as listed on the invoice, it is recommended to enter goods of high value first
    - There are checks in place to ensure the cost of goods matches to the Loan amount
        - Where multiple small items, you are able to combine them and total as one item
        - You are able to enter goods to the value of 75% of the total Loan amount, but in these instances, we do require a copy of the full invoice to be provided where the difference between total goods entered and loan amount is greater than $250
- When all goods are entered, click continue to generate the loan agreement



- Checks are completed at this point to ensure the loan amount matches the total goods entered and the invoice amount (which ever method is completed)
- An Invoice number may be required to be completed for each option, subject to the store's
- requirements.
- Best practice is to enter the invoice number to enable ease of tracking

Insurance/Fees Loaded

If the loan amount includes any payments for extended warranty:

- Select **Yes** in response to **Are any Extended Warranties included in the Loan Amount?**

If your customer has agreed to finance any credit related insurances or extended warranties in their loan amount:

- Ensure you have fully disclosed the details of the credit related insurance(s) or extended warranty and obtained their agreement to include the amounts in their loan amount.
- Select **Yes** in response to **I, <Agent Name>, have discussed credit-related insurance with the Applicant(s) and they understand that the addition of them to the loan increases the amount they need to pay**.

Secured Loan Agreement and Disclosure Statement

The Finance Now Secured/Unsecured Loan Agreement & Disclosure Statement is a legally binding document, and therefore must be accurate in its representation of what the customer has agreed to. The contract is governed by the Credit Contracts & Consumer Finance Act 2003 (CCCFA)

Note: Any changes to the document must be agreed to in writing by FNL prior to change being made. Corrective tape or 'white out' cannot be used on the document Any changes or additions must be initialled by all parties—e.g. description of goods

The top of the contract is split into the following sections: and must be discussed with each borrower BEFORE they agree to sign the loan agreement.

- Borrower (s) Details — Name and address of your customer
- Disbursement of Advances — Name of the Retailer selling the goods
- Credit Details — The amount borrowed, including any insurance and fees
- Interest Details — The interest rate and amount of interest charged
- Payment Details — The frequency of payment selected by the customer and the payment amount
- Credit Fees & Charges - The fees applicable to this contract
- Acknowledgements and Signing

Additional Disclosures

These need to be discussed with each borrower and are located on the second page of the loan agreement.

- Security – these may displayed in full on page three
- What could happen if you fail to meet your commitments
- Disclosure of default Interest and default Fees
    - Legislation requires full disclosure is made to the customer regarding any and all fees charged or maybe applicable during the life of the loan. Pleaser ensure the customer is made aware of these fees.
- Continuing Disclosure – we will provide each customer with a full statement of transactions every six months
- Full repayment
    - This section explains the fees that may be applicable if the loan is repaid early
- Right to cancel
    - It is important the customer is aware of their obligations if they decide to cancel the loan, there are certain criteria they must meet to be eligible
    - It is important they know any funds paid from this loan must be repaid to Finance Now.
- What happens in the event of unforeseen Hardship?
    - It is important the customer makes contact with Finance Now as soon as any event occurs to enable us to assess and assist as applicable.
- External Disputes resolutions scheme
- Finance Now contact details

The description of goods included in the loan are reported on page three of the loan agreement, as shown below.

finance NOW

SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT

Application #: **4001413** - Dated: **Monday, 8 March 2021** - Retailer: **3056637** (R100)

004001413V2

GOODS SCHEDULE - Below are all Goods listed to this contract.

Invoice #:

Description (Make/Model)	Year	(Model Number/Serial Number/Colour)	Cash Price
Loud / Drum Kit	2021	Purpled/XX989088	$ 500.00
Sharp / Guitar	2021	Electric	$ 500.00
Trendy / Piano	2021	brown/white	$ 500.00

Borrowers Signature _____

(Please sign pages 1, 2 & 3)

Page 3 of 3

Signing the Contract

FNL offers two methods for the customer to acknowledge and accept the terms of their contact after you have completed full disclosure of the above terms with the customer.

- Manually signing a hard copy of the agreement or
- Electronic acceptance of the terms and disclosure

Manually signing the Loan Agreement

FNL will require each page of the Agreement to be signed by each borrower in the spaces applicable. Each page will be printed with a bar code and version number in the top right corner. Each page received by FNL signed must be the same version number. Where these differ, they may be returned as a send back for resigning.

Each borrower is required to read and sign each page of the Loan Agreement. Their signature must match that verified on the Application Validation form and original ID provided.

- Page 1 signing appears at the middle of bottom under the acknowledgements
- Page 2 signing is to the right at the bottom of the page
- Page 3 signing is to the right at the bottom of the page

Further information to remember when completing the disclosure and signing to accept the contract with the borrowers

- There is no requirement to sign as witness to the Loan Agreement
- However, you should sign the Application Validation form to confirm you have sighted each borrower's original ID document

Electronic Authorisation

Finance Now offer its applicants the opportunity to authorise their loans electronically. Electronic disclosure acceptance by the customer enables the customer to receive the Secured Loan Agreement and Disclosure Statement and the related Terms & Conditions booklets electronically. This is in replacement of manually signing. All customers completing the authorisation electronically will be emailed a copy of their documents prior to them accepting the terms and authorising their loans.

On the **Payment Details** screen, select **Electronic Authorisation** in the **Method of Loan Agreement Authorisation** dropdown.

Payment Details (#: 4002325)
Thursday 14 October 2021 - 16:05

Previous Page

Application Reference
4002325 - Mr Tony Tony - $5010

Payment Options

Payment Method	Direct Debit	*Payment schedule assuming contract is signed today.*	
Payment Frequency	Monthly	Payment Amount	$271.91
Payment Day	No Day	Number of Payments	24
Bank Name			
Bank Account Name		First Payment Due	14/11/2021
Bank Account Number			
Related Applicant	Pick One	*SMS will be sent to this applicant for Direct Debit Authorisation*	

Goods Description

Status	Make	Model	Year	Colour	Registration	VIN/Chassis#	Value	
USED	something	bhshfbs	1985	red	bagged	None	5000	Edit (Wheels)

Insurance / Fees Loaded

Are any Extended Warranties included in the Loan Amount? Yes No

I [Agent Name], have discussed credit-related insurance with the Applicant(s) and they understand that the addition of them to the loan increases the amount they need to pay? Yes No

Loan Agreement Authorisation

Method of Loan Agreement authorisation Pick One *Both applicants must complete authorisation via the same method selected above*

Continue

To continue to the last step click the '**Continue**' button once you have completed the above fields.

The agreement and the details for each customer on the loan are provided.

Electronic Disclosure & Loan Authorisation Confirmation (#: 4001838)
68 Noel Leeming - Invercargill - Friday 29 October 2021 - 13:41

finance NOW Money Your Way

Method of Loan Agreement Authorisation Electronic

Loan Agreement Authorisation View Agreement

Applicant 1: Tony Tester			**Applicant 2:** Sarah Tester		
Send TXT code to:	Prepop Mobile	Send	Send TXT code to:	Prepop Mobile	Send
Please enter Applicants TXT Code here:		Verify	Please enter Applicants TXT Code here:		Verify
Resend Loan Agreement to:	Prepop Email	Send	Resend Loan Agreement to:	Prepop Email	Send

By entering the customer's text code in this screen, you acknowledge you have:

1. Completed the disclosure of the loan agreement with the customer and the customer accepts that disclosure as complete.
2. The customer's confirmation they are accepting and authorising this loan electronically and will be bound by the Terms & Conditions of this Secured Loan Agreement & Disclosure Statement and the Terms & Conditions; and
3. The customer acknowledges that by authorising this loan, they are instructing Finance Now to make payment tc **68 Noel Leeming - Invercargill** for the goods they selected to purchase and that **68 Noel Leeming - Invercargill** will provide them with their goods.

Goods Delivery

Goods Delivered Today: Yes

Goods Delivery Date: 29/10/2021

Park Authorisation Continue

Click **View Agreement** to view the loan contract. Disclose the details of the contract to the customer(s).

If the customer(s) still agree to complete the contract electronically:

- Advise the customer that they will receive a text message with a code in it
- Click **Send** next to the mobile number in the **Send TXT code to**: fields
- Ask the customer to provide you with the code
- Enter the code into the field next to **Please enter applicant's TXT code here**:
- Click **Verify**.

Complete these steps for both customers separately, if the contract is joint.

Note: The customer(s) can change back to manual authorisation if they prefer.

The **Continue** button will not active until all the above fields have been completed correctly

- When green, click to complete the process and trigger the following emails -
- Customer – Confirmation of authorisation with a copy of the loan and if payment by direct debit it will include the DD confirmation
- Finance Now Purchasing – Confirmation the Loan has been authorised and the payment method as applicable

Where the Goods are not taken at the time of completing the authorisation, select 'No' in the Goods delivered today field and select a future date when you expect the goods to be delivered. This date is only indicative and is able to be amended to the actual date when known.

Where the goods are not taken at this time, the customer will receive a copy of the email confirmation of their Loan authorisation and a copy of the loan agreement, but they will not be forwarded to Finance Now to payment.

NB: For goods with a future delivery date, you will need to complete the Goods Delivered Administration screen from the Consumer menu.

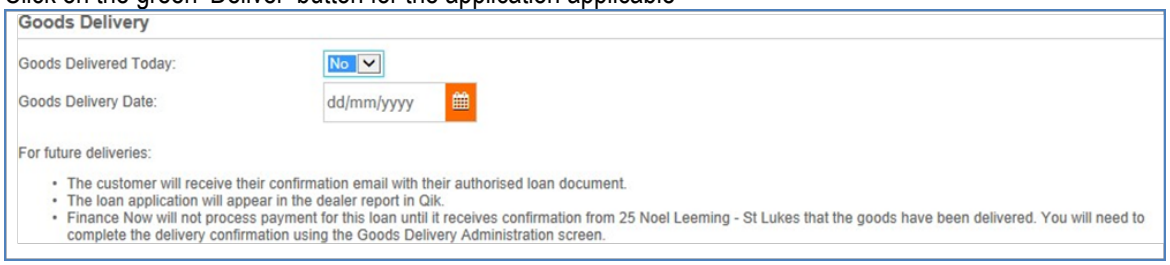
Goods Delivered Administration

All future delivery contracts are managed in this report. Applications will remain here, unpaid, until the retailer actions the delivery from this report. These applications are removed from the 'Pending list' but are reported in the Reports – Contracts Not Paid Out or Recently Purchased' report for monitoring.

App ID	Application Date	Application Type	Customer Name	Invoice#	Delivery Date	Action
2066805	8/Mar/19	Consumer Goods Purchase	Kuinu Josephine Daniels	as	20/03/2019	Deliver
2066806	8/Mar/19	Consumer Goods Purchase	Trevor Zulu	123	08/03/2019	Delivered
2066726	26/Feb/19	Consumer Goods Purchase	Tommie Tippie	123	26/02/2019	Delivered
2066633	12/Feb/19	Consumer Goods Purchase	James Dean	12	12/02/2019	Delivered

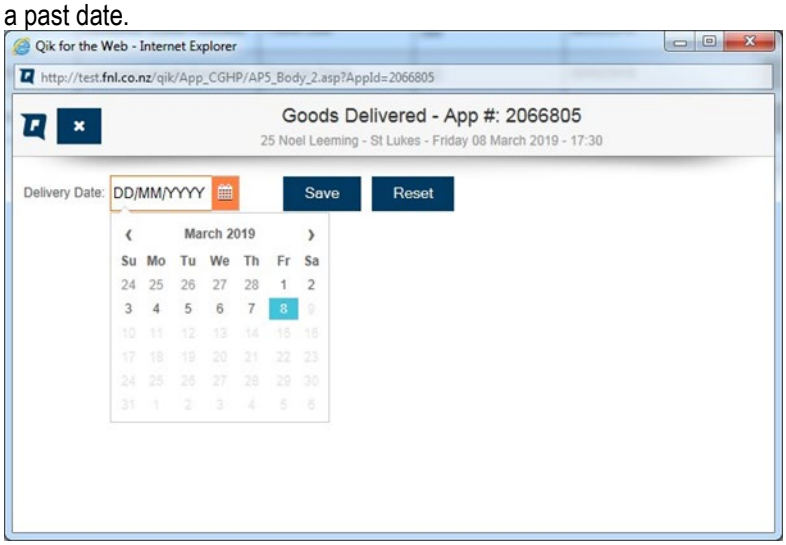
When goods are delivered

Click on the green 'Deliver' button for the application applicable



Select the date delivered & then click **Save**. You will not be able to select a date in the future, but you can select

a past date.

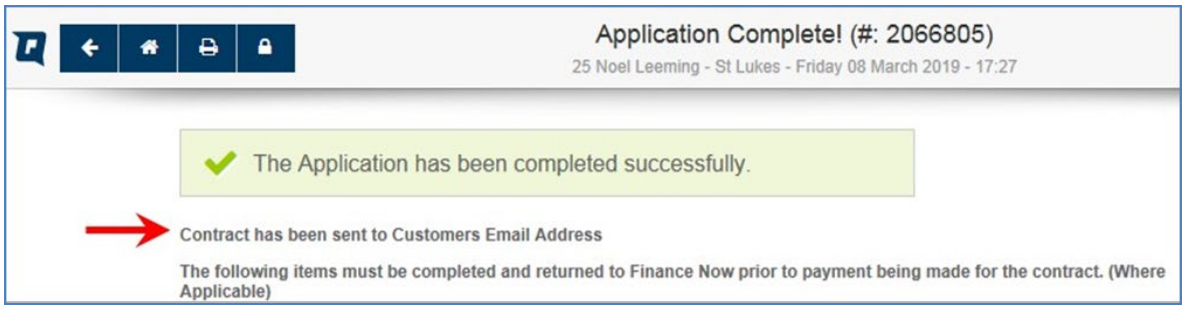


This triggers an email to be sent to Finance Now Purchasing team - purchasing@financenow.co.nz

On receipt, this loan will be reviewed for compliance and purchase as applicable and funds paid to the dealer funding account.

The application status will be updated to Delivered in the Goods Delivered Administration screen

Please note – if the good are not delivered by the due date, they will remain in this report until delivery actioned by the retailer to confirm actual delivery date



What Happens Next?

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

- Signed Application Form
  - Including Privacy Statement and ID verification (except where FNL Card used as ID)
- Signed Secured/Unsecured Loan Agreement
  - Each page must be signed by each borrower
- Signed Direct Debit Authority (where applicable)
  - Copy of third-party ID if account is being paid by a person other than the signed customer
- Signed copy of invoice (where applicable)

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

- A signed copy each of the Contract
- A copy of FNL's Terms & Conditions booklet
- A copy of the Privacy Acknowledgement (if requested)
- A Payment Protection Policy Booklet (if insurance is sold)
- A copy of warranty documentation (if warranty is sold)

What then?

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

The system will generate a 'Welcome to Finance Now' letter which will be sent to the client outlining the details of their contract. Where the primary borrower agreed to receive a FNL Card, the card will be posted to the borrower at the address included in this application. All information regarding the benefits and fees applicable will be included in the card mailer.
It is recommended customers lodge their own automatic payment authorities using the application number as the reference

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.

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

Finance Now Contacts

Name and Title	Phone Number(s)	Email
Hadyn Halls GM Intermediaries & Cards	(09) 631 0193 027 779081	Hadyn@financenow.co.nz
Kelvin Williams National Sales Manager	(09) 845 0816 021 798 933	kelvin@financenow.co.nz
Jason Dell Credit Manager	(09) 845 0821	Jason@financenow.co.nz
Grant Forbes Business Credit Manager	(09) 845 0821 021 401 455	grant@financenow.co.nz

Area Managers

Name	Territory	Phone Number(s)	Email
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	Hawkes Bay/Manawatu	021 0273 8303	keri@financenow.co.nz
Andy Stone	Wellington	021 401 464	andys@financenow.co.nz
Don Bowden	Christchurch	(03) 352 4340	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

0508 868 868
09 845 0814
retailer@financenow.co.nz