

# PROCESS

## Motor Vehicle Finance

Training Manual v2<sub>202111</sub>

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## Introduction

Welcome to the Motor Vehicle Finance Training Module.

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 Dealer or Broker, 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.

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, 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.

You must ensure that any advice given by you to the customer is either not regulated financial advice governed by the financial advice regime under the Financial Markets Conduct Act 2013 (FMCA), or you are appropriately licensed or authorised to give financial advice under the FMCA.

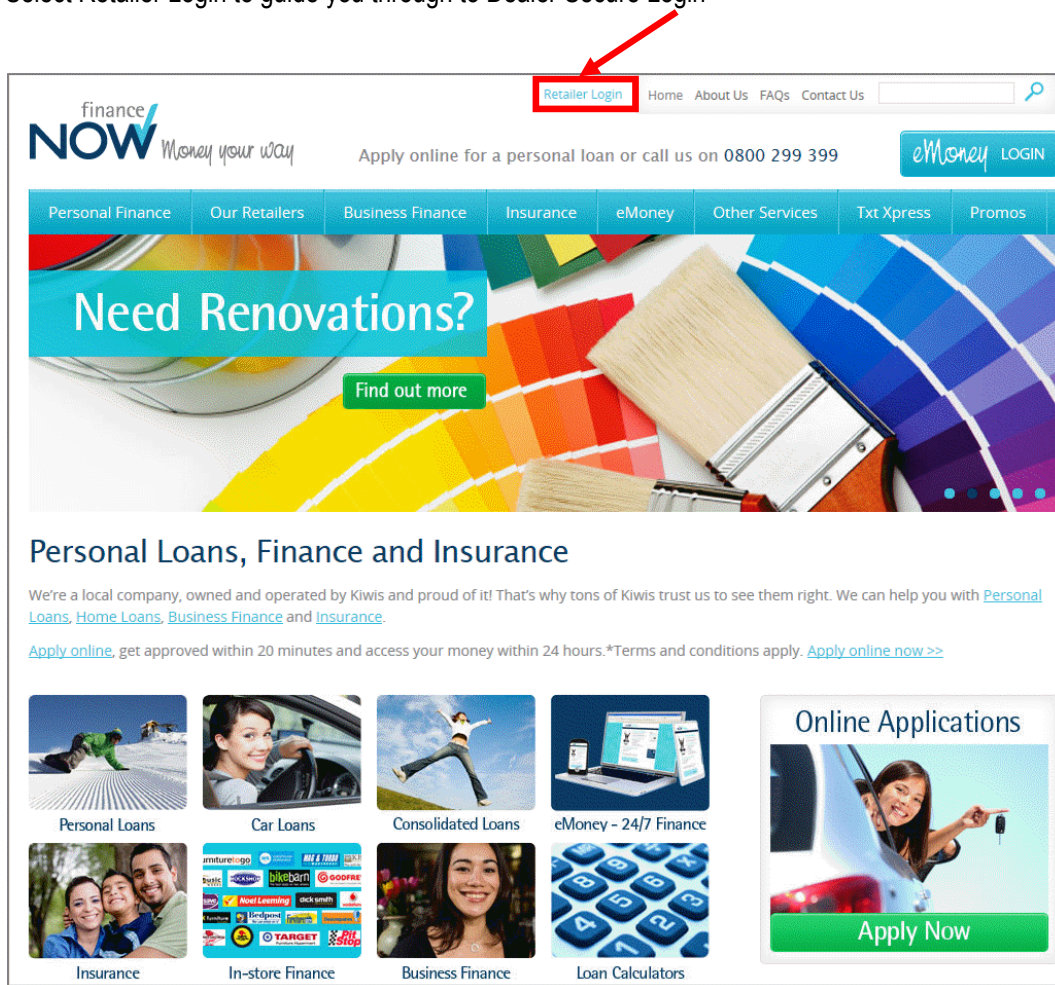
Finance Now is registered on the Financial Service Providers Register. Finance Now is a responsible lender and will comply with the lender responsibilities under the Credit Contracts and Consumer Finance Act and the Responsible Lending Code. An application for finance may be declined if a decision to 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.

# Getting Started

## Online applications

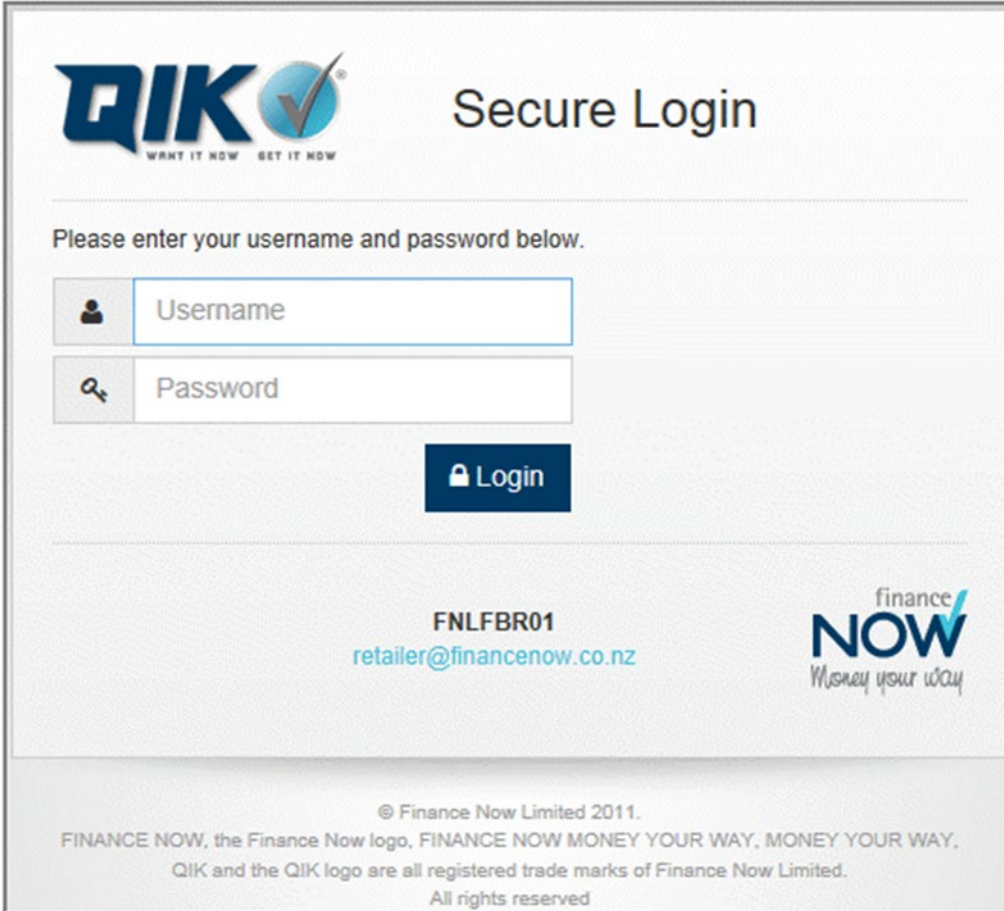
Applications are processed using our web-based system 'Qik'. This has been designed with you, the Dealer, in mind and has been developed for user friendliness. To access the Qik system, simply logon to [www.financenow.co.nz](http://www.financenow.co.nz)


Select Retailer Login to guide you through to Dealer Secure Login




## Logging On


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




**QIK**  **Secure Login**  
WANT IT NOW GET IT NOW

Please enter your username and password below.

 Username

 Password

 Login

FNLFBR01  
retailer@financenow.co.nz

finance  
**NOW**  
Money your way

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QIK and the QIK logo are all registered trade marks of Finance Now Limited.  
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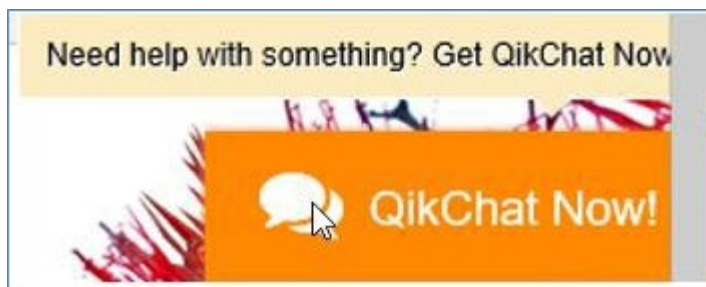
### REMEMBER:

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
- When a staff member leaves, please advise us to enable their user code to be deactivated
- Ensure Finance Now is advised of all staff changes to enable access is restricted to authorised users only

## Qikchat



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

A screenshot of the QikChat interface. At the top, it says "Welcome to QikChat" in blue. Below that, it asks "What would you like help with today?". There are three input fields: "Product:" with a dropdown menu showing "Motor Vehicle (MOTOR VEHICLE QUEUE)", "Application Number (Optional):" with an empty text box, and "Chat message:" with a larger empty text box. A blue "Continue" button is below the chat message box, with a mouse cursor pointing at it. At the bottom, there is the "finance NOW Money Your Way" logo and a large orange speech bubble graphic.

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

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

The screenshot shows the Qik Home Page interface. At the top left is the QIK logo with the tagline "Money Your Way". To the right is the "finance NOW Money Your Way" logo. Below the logos is a "Broadcast Message" banner. The main navigation area includes a search bar with "Search Criteria" and fields for "App # / Person", "Application #", "First Name", "Last Name", and "Date of Birth". Below the search bar is a menu bar with options: "Consumer", "Business", "Vehicle" (highlighted), "Pre-Approval", "Print Outs", "Reports", and "Graphs". The central area contains four buttons: "1. Create a Motor Vehicle Quote", "2. New Application", "6. Recent Motor Vehicle Quotes Report", and "8. Parked Applications". At the bottom, there is a footer section with copyright information: "© Finance Now Limited 2020. 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. The contents of this document is rated Confidential." A chat icon is visible in the bottom right corner.

The contents of this screen are as follows:

- The left side of the screen are direct links to support documentation and other useful information
- Search Criteria
  - Locates the customers application or search for existing customers
- Menu bar
  - Vehicle
    - Use to create quotes & applications
    - Review applications submitted and current status
    - Utilities
    - Alternative customer search access
    - Tax calculator
    - Parked Applications
  - Print outs
    - Copies of policy documents, i.e. Protecta & SBS Insurance product policies
  - Reports
    - Ability to monitor your dealership applications
    - Ability to monitor volume by sales person
  - Graphs
    - Show statistical reporting on applications

## Search for an Existing Customer

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

The screenshot shows a search interface with a 'Search Criteria' dropdown menu. The dropdown is open, showing options: 'App # / Person', 'Drivers License', 'Mobile Phone', and 'Finance Now Card'. Below the dropdown are several navigation buttons: '1. Create a Mo...', '3. Search & Edit Application', '6. Recent Motor Vehicle Quotes Report', '2. New Application', '4. Pending Applications', and '8. Parked Applications'. The search criteria fields include 'App # / Person', 'Application #', 'First Name', 'Last Name', and 'Date of Birth', followed by a 'Search' button.

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.

The screenshot shows the search interface with the 'Search Criteria' dropdown set to 'App # / Person'. The search fields are 'Application #', 'First Name', 'Last Name', and 'Date of Birth', followed by a 'Search' button.

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.

The screenshot shows the search interface with the 'Search Criteria' dropdown set to 'Drivers License'. The search fields are 'Drivers License #', 'Version #', and 'Date of Birth', followed by a 'Search' button.

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.

The screenshot shows the search interface with the 'Search Criteria' dropdown set to 'Mobile Phone'. The search fields are 'Mobile Phone #' and 'Date of Birth', followed by a 'Search' button.

The Applicant details screen displays:

Please confirm that this is the correct client.

Primary Applicant Details	
Applicant Full Name:	Maxwell Smart
Date of Birth:	25/04/1975
Address:	33 Oreil AVENUE, West Harbour, Auckland. <i>Duration: 240 months.</i>
Residential Type:	Owner Mortgage \$230.00 per month.
Application Client Reference:	SMART250475
Contact Details:	<i>Home Phone: 098484845 - Work Phone: 0800848484 - Mobile: 021848484 - Email: ricky@xtra.co.nz</i>
Employment/Time:	<i>Employer: Neverland Employed: Full Time as Executive / Director Duration: 240 months</i>
Salary/Wage Monthly Take Home:	\$17,333.00
Next Of Kin 1:	<i>Fullname: Burt Phone: 021878787</i>
Next Of Kin 2:	<i>Fullname: Ernie Phone: 021676767</i>

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

[Single CG Loan Application](#)
[Single Motor Vehicle 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 Motor Vehicle Loan Application. This will create a new application with this customer's details pre-populated into the form.

## Loading a New Application

The information asked for 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 and quicker a decision can be made by our lending team. This allows us to make an informed and accurate decision. Applications may be created direct from the Quote screen or by selecting option 2. New Application

## Create a Motor Vehicle Quote

### Motor Vehicle Finance Quote *(New)*

This Calculator will work out the repayments for a given loan amount. Note: Fields marked with \* are required.

▼ Dealer Details

Dealer	Address	Morningside, Auckland
Sales Person	<input type="text" value="James Dean"/>	

▼ Customer Details

Date of Quote	<input type="text"/>	Customer Name	<input type="text" value="First Name"/> <input type="text" value="Last Name"/>
---------------	----------------------	---------------	---

▼ Financial Details

Product Code	* V700 Motor Vehicle Finance	Total Amount Financed \$	0.00
Cash Price of Goods	* 0	Payment Amount \$	0.00
Term	* 0	Last Payment Amount \$	
Deferred Term	0	Total Number of Payments	
Interest Rate (%)	* 15.75	First Payment Due By	3/04/2020
Deposit	0	PPI Premium \$	0.00
Trade In Allowance	0	Payment Frequency	Monthly
Booking Fee	495	Total Interest Cost \$	0.00
Individual/Joint	Individual	Payment Protection Insurance	<Pick One>
Monthly Service Fee	0.00	Total Total payable over full term of loan \$	0.00

▼ Other Insurances - included in Total Amount Financed

Payment Protection Insurance (PPI):	0	Lifestyle Protection Insurance (LPI):	0
Guaranteed Asset Protection Insurance (GAP):	0	Motor Vehicle Comprehensive Insurance (MVI):	0
Motor Vehicle Breakdown/Warranty (MBI):	0		

Calculate

Save

Print

Reset

All quotes are valid for a period of 30 days from the date of this quote. Normal Lending Criteria Applies [www.financenow.co.nz](http://www.financenow.co.nz)

Before you start completing a full application, you may like to create a quote to negotiate purchase price, loan term, and interest rate. To create a quote:

Step	Action	Notes
1	In the Sales Person field, enter your first and last name.	Enter both first and last name into the field provided. By providing your name, it helps us to contact you directly if we need to.
2	In the Customer Name field, enter your customer's first and last name.	Enter the first name into the First Name field and the last name into the Last Name field. This helps you locate the quote later if you don't complete an application immediately.
3	Complete the mandatory fields (marked with a red asterisk)	If 2 people are applying for the loan together, in the Individual/Joint field select Joint.

	<ul style="list-style-type: none"> <li>• In the Product Code field, select the type of Motor Vehicle Loan you're offering your customer.</li> <li>• In the Cash Price of Goods field, enter the purchase price of the vehicle, or the amount the customer would like to borrow.</li> <li>• In the Term field, type the number of months over which the customer wants to repay the loan.</li> <li>• The Interest Rate field will display the default interest rate loaded for your facility. You can change this interest rate.</li> <li>• In the Payment Protection Insurance field, select Yes if the customer agrees to Finance Now's insurance product.</li> </ul>	The Payment Frequency field defaults to Monthly. You can also select Weekly or Fortnightly.
4	<p>Complete any of the optional fields relevant to your quote:</p> <ul style="list-style-type: none"> <li>• If the customer is offering a deposit, enter the amount into the Deposit field.</li> <li>• If the customer has a trade in, enter the agreed amount of the trade in into the Trade In Allowance field.</li> <li>• The Booking Fee field displays the default establishment fee. You can change this.</li> </ul>	
5	<p>If you offer insurance products, you can enter the premium amounts into the following fields:</p> <ul style="list-style-type: none"> <li>• In the Payment Protection Insurance (PPI) field, enter the PPI premium for your customer.</li> <li>• In the Guaranteed Asset Protection Insurance (GAP) field, enter the GAP premium for your customer.</li> <li>• In the Motor Vehicle Breakdown/Warranty (MBI) field, enter the MBI premium for your customer.</li> <li>• In the Motor Vehicle Comprehensive Insurance (MVI) field, enter the MVI premium for your customer.</li> </ul>	<p>Please remember to discuss these products with your customer and confirm that they want to finance the premiums in their loan amount before adding them to your quote.</p> <p>You will be asked to confirm that you have discussed the products and disclosed the terms of them before you finalise the application.</p>
6	When you've entered all of the relevant information, click Calculate.	The grey fields on the right hand side will populate with the results of your quote.
7	<p>Discuss the quote with your customer, ensuring you discuss:</p> <ul style="list-style-type: none"> <li>• Total Amount Financed – the total of the net price of the goods, the establishment fee and any insurance premiums;</li> <li>• Payment amount – the amount the customer will pay per month;</li> <li>• Total Interest Cost – the amount of interest that will be payable if the loan runs for the full term.</li> </ul>	<p>You also need to let the customer know about:</p> <ul style="list-style-type: none"> <li>• The interest rate;</li> <li>• The establishment fee;</li> <li>• The premiums of any insurances;</li> <li>• The monthly service fee.</li> </ul>

8	You can alter any of the fields and recalculate, by selecting the field, typing the new value and clicking Calculate.	
9	Save the quote. If the customer wants to progress with their application, click Create Application.	If the customer isn't ready to apply, you can print the quote. You can access your saved quotes from the Recent Motor Vehicle Quotes report.

### Create Application Loan Details from the Quote

All data entered in the Quote will populate in the application screen when Create Application is selected.

The quote can be edited in the fields below as applicable.

## Verbal Privacy Policy Disclosure

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

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.

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

Yes  No

Work Visa details to be provided later in application process

Work Visa Start Date \*

Work Visa Expiry Date \*

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	<p>In the Agent First Name and Agent Last Name fields, type your first and last names.</p> <p>In the Agent Mobile field, type your mobile number. This helps us to contact you directly about the application or provide you updates.</p>
2	<p>Complete the Finance Details:</p> <ul style="list-style-type: none"> <li>• After Will this be a single applicant (one applicant) or a joint application (two applicants)? question, select Single Application or Joint Application.</li> <li>• Click in the Product field, to select the loan type.</li> <li>• In the Term field, type the number of months over which the customer will repay the loan.</li> <li>• The Establishment Fee field displays the default establishment fee. You can change this.</li> <li>• 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.</li> </ul>
3	<p>In the Total Price of Goods/Services (\$) field, type the purchase price of the vehicle or the amount the customer wants to borrow.</p> <p>In the Less Deposit/Trade Amount (\$) field, type the amount of any deposit or trade.</p> <p>The Loan Amount: \$ field will update with the net loan amount.</p>
4	<p>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.</p>

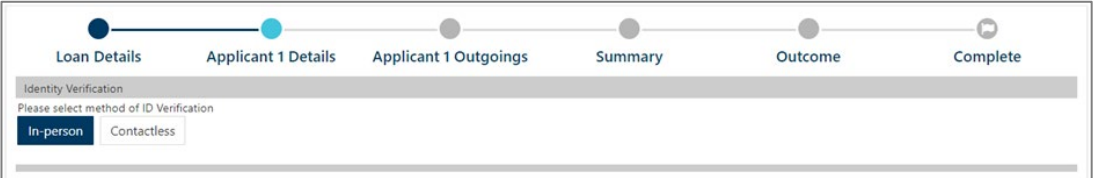

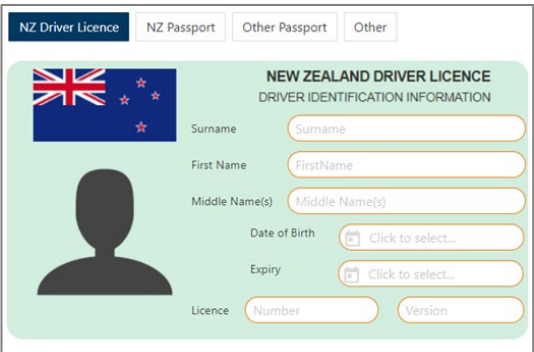
	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Finance Now Payment Protection Insurance</p> <p>Does the applicant agree to Finance Now's Payment Protection Insurance policy and its premium being included in their loan amount?</p> <p>Single Policy <input type="radio"/> No <input type="radio"/></p> </div> <p>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.</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Finance Now Payment Protection Insurance</p> <p>Does the applicant agree to Finance Now's Payment Protection Insurance policy and its premium being included in their loan amount?</p> <p>Single Policy <input type="radio"/> Joint Policy <input type="radio"/> No <input type="radio"/></p> </div>																																								
5	<p>If you offer other credit related insurances or extended warranties, you can use the following fields:</p> <ul style="list-style-type: none"> <li>For the insurance or warranty type, select Yes,</li> <li>In the PPI Premium (\$) field, type the premium amount,</li> <li>In the PPI Provider field, select the provider from the drop down or type the provider name.</li> </ul> <p>Note: If you selected No to Finance Now's Payment Protection Insurance, the Third Party Payment Protection Insurance fields will display.</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Add-Ons</p> <p>Third-party Payment Protection Insurance (PPI) <input type="checkbox"/> PPI Premium (\$) <input type="text"/> PPI Provider <input type="text"/></p> <p>Guaranteed Asset Protection Insurance (GAP) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Mechanical Breakdown Insurance (MBI) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Motor Vehicle Insurance (MV) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> </div>																																								
6	<p>The Summary section displays the details of the loan.</p> <div style="border: 1px solid #ccc; padding: 5px;"> <table border="1"> <thead> <tr> <th colspan="4">Summary</th> </tr> </thead> <tbody> <tr> <td>Product:</td> <td>V700 Motor Vehicle Finance</td> <td>Total Price of Goods/Services:</td> <td>5,000.00</td> </tr> <tr> <td>Interest Rate:</td> <td>14.95</td> <td>Plus Establishment Fee:</td> <td>495.00</td> </tr> <tr> <td>Monthly Service Fee:</td> <td>2.50</td> <td>Plus Add-Ons (e.g Insurances):</td> <td>250.00</td> </tr> <tr> <td>Interest Free Term:</td> <td>0</td> <td>Less Deposit/Trade Amount:</td> <td>1,000</td> </tr> <tr> <td>Deferred Payment Term:</td> <td>0</td> <td>Total Loan Amount</td> <td>4,745.00</td> </tr> <tr> <td>Total Loan Term:</td> <td>24</td> <td>Repayment Amount</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Weekly:</td> <td>46.98</td> </tr> <tr> <td></td> <td></td> <td>Fortnightly:</td> <td>93.96</td> </tr> <tr> <td></td> <td></td> <td>Monthly:</td> <td>203.57</td> </tr> </tbody> </table> </div> <p>At this stage, review the financial details with your customer, including:</p> <ul style="list-style-type: none"> <li>The Total Loan Amount;</li> <li>The premiums on any credit related insurance or extended warranty;</li> <li>The establishment fee;</li> <li>The monthly service fee;</li> <li>The loan term;</li> <li>The interest rate;</li> <li>The repayment amount.</li> </ul>	Summary				Product:	V700 Motor Vehicle Finance	Total Price of Goods/Services:	5,000.00	Interest Rate:	14.95	Plus Establishment Fee:	495.00	Monthly Service Fee:	2.50	Plus Add-Ons (e.g Insurances):	250.00	Interest Free Term:	0	Less Deposit/Trade Amount:	1,000	Deferred Payment Term:	0	Total Loan Amount	4,745.00	Total Loan Term:	24	Repayment Amount				Weekly:	46.98			Fortnightly:	93.96			Monthly:	203.57
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		Weekly:	46.98																																						
		Fortnightly:	93.96																																						
		Monthly:	203.57																																						
7	<p>If the customer has selected a vehicle, complete the details in the Primary Vehicle section.</p> <ul style="list-style-type: none"> <li>In the Type field, select the type of vehicle being purchased.</li> <li>In the Rego field, type the vehicle's registration number, where applicable.</li> <li>In the Vin # field, type the vehicle's VIN, where applicable.</li> <li>In the Kilometers field, type the vehicle's odometer reading.</li> <li>In the Purchased Price field, type the vehicle's purchase price.</li> <li>In the Make field, type the vehicle's make.</li> <li>In the Model field, type the vehicle's model.</li> <li>In the Series field, type the series.</li> <li>In the Year field, type the vehicle's year.</li> </ul> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Primary Vehicle</p> <p>Type <input type="text"/> Rego <input type="text"/> Vin # <input type="text"/> Kilometers <input type="text"/> Purchased Price <input type="text"/> Make <input type="text"/> Model <input type="text"/> Series <input type="text"/> Year <input type="text"/></p> </div>																																								
8	<p>If the customer has another vehicle to offer as security, complete the Other Vehicles section.</p> <ul style="list-style-type: none"> <li>Click the +</li> <li>In the Type field, select the type of vehicle being purchased.</li> <li>In the Rego field, type the vehicle's registration number, where applicable.</li> <li>In the Vin # field, type the vehicle's VIN, where applicable.</li> <li>In the Kilometers field, type the vehicle's odometer reading.</li> <li>In the Purchased Price field, type the vehicle's purchase price.</li> </ul>																																								

- In the Make field, type the vehicle's make.
- In the Model field, type the vehicle's model.
- In the Series field, type the series.
- In the Year field, type the vehicle's year.
- Click Save.

- 9 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.

## 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.

Step	Action
1	<p>You can now let us know if you're completing the application in person with your customer or remotely, such as over the phone.</p>  <p>When you select Contactless, your customer completes an ID Capture process to confirm they match the ID provided. In the <b>Mobile Phone</b> 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:</p> <ul style="list-style-type: none"> <li>• The ID Capture process helps to confirm their identity</li> <li>• They need to have their ID nearby to complete the process</li> <li>• They will receive a text message containing a link</li> <li>• 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</li> </ul> 
2	<p>Select the ID type your customer has provided to you:</p> <div data-bbox="264 1149 799 1532"> <p>NZ Driver Licence:</p>  </div> <p>The fields you need to complete are laid out like a NZ Driver Licence, to make it easy for you to find the information:</p> <ul style="list-style-type: none"> <li>• In the <b>Surname</b> field, type the customer's surname as it's displayed on the licence</li> <li>• In the <b>First Name</b> field, type the customer's first name as it's displayed on the licence</li> <li>• In the <b>Middle Name(s)</b> field, type the customer's middle name(s) as displayed on the licence</li> <li>• In the <b>Date of Birth</b> field, type the customer's date of birth in DD/MM/YYYY format.</li> <li>• In the <b>Expiry</b> field, type the licence expiry in DD/MM/YYYY format.</li> <li>• In the <b>Licence</b> field, type the licence number.</li> <li>• In the <b>Version</b> field, type the licence version number.</li> </ul> <div data-bbox="264 1832 799 2045"> <p>NZ Passport:</p> <p>The fields you need to complete are laid out like a NZ Passport, to make it easy for you to find the information:</p> <ul style="list-style-type: none"> <li>• In the <b>Passport Number</b> field, type the passport number.</li> <li>• In the <b>Surname</b> field, type the customer's</li> </ul> </div>

NZ Driver Licence **NZ Passport** Other Passport Other

PASSPORT NEW ZEALAND | AOTEAROA  
URUWHENUA

Passport Number

Surname

First Name

Middle Name(s)

Date of Birth

Expiry Date

- 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:

NZ Driver Licence NZ Passport **Other Passport** Other

Applicant Details

First Name

Middle Name(s)

Surname

Date of Birth

Passport Number

Expiry Date

Country Of Origin

Canada

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

NZ Driver Licence NZ Passport Other Passport **Other**

Applicant Details

ID Type

First Name

Middle Name(s)

Surname

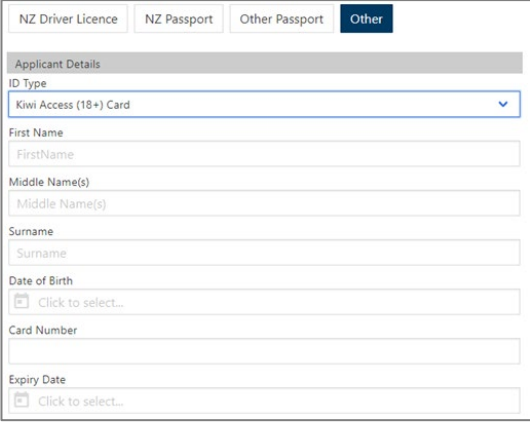
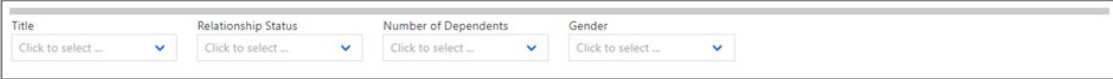

Date of Birth

Licence

Expiry Date

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.

	<p><b>Other ID: KiwiAccess/18+ Card</b></p> 	<p><b>Note:</b> 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.</p> <p>If the customer provides a KiwiAccess Card:</p> <ul style="list-style-type: none"> <li>• In the <b>ID Type</b> field, select <b>KiwiAccess (18+)</b> Card.</li> <li>• In the <b>First Name</b> field, type the customer's first name as it's displayed on the card.</li> <li>• In the <b>Middle Name(s)</b> field, type the customer's middle name(s) as displayed on the card.</li> <li>• In the <b>Surname</b> field, type the customer's surname as it's displayed on the card.</li> <li>• In the <b>Date of Birth</b> field, type the customer's date of birth in DD/MM/YYYY format.</li> <li>• In the <b>Card Number</b> field, type the card number.</li> <li>• In the <b>Expiry</b> field, type the card expiry in DD/MM/YYYY format.</li> </ul> <p><b>Note:</b> 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.</p>
3	<p>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.</p> <p><input type="checkbox"/> I <b>John Smith</b>, confirm that I have sighted an original copy of the applicant's identification provided above and it matches the person presenting it.</p>	
4	<p>Complete the remaining identifying fields:</p> <ul style="list-style-type: none"> <li>• In the <b>Title</b> field, select the customer's preferred title.</li> <li>• In the <b>Relationship Status</b> field, select the customer's relationship or marital status.</li> <li>• In the <b>Number of Dependents</b> field, select the number of financial dependents the customer supports.</li> <li>• In the <b>Gender</b> field, select the customer's preferred gender identity.</li> </ul>  <p><b>Note:</b> The <b>Relationship Status</b> and <b>Number of Dependents</b> fields help us calculate benchmark expenses for the customer.</p>	
5	<p>Provide the customer's residential address.</p>  <p>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.</p> <p>If the address doesn't show up, select the Address Not Found? checkbox and enter the details manually.</p>	

	<div data-bbox="264 203 1378 533" style="border: 1px solid #ccc; padding: 5px;"> <p>Residential Address Details</p> <p><input checked="" type="checkbox"/> Address Not Found?</p> <p>House/Unit Number <input type="text"/> Street Number <input type="text"/></p> <p>Street Name <input type="text"/> Street Type <input type="text" value="Click to select ..."/></p> <p>Suburb <input type="text"/> City <input type="text"/></p> <p>Post Code <input type="text"/> Country <input type="text" value="New Zealand"/></p> </div>
6	<p>Collect the customer's additional residential details:</p> <ul style="list-style-type: none"> <li>In the <b>Residential Status</b> field, select the customer's residential status.</li> <li>In the <b>How long have you been living at this address for?</b> fields type the number of years and/or months the customer has been living at this address.</li> <li>In the <b>How much ? (\$)</b> field, type the amount the customer pays for their accommodation, per week, fortnight or month.</li> <li>In the <b>Per</b> fields, select the frequency of the accommodation payment</li> </ul> <div data-bbox="264 786 1378 1016" style="border: 1px solid #ccc; padding: 5px;"> <p>Residential Status <input type="text" value="Renting"/> How long have you been living at this address for?</p> <p><input type="text" value="0"/> <input type="text" value="0"/></p> <p>Years Months</p> <hr/> <p>How much do you pay in rent / board? (\$) <input type="text" value="0"/> Rent Per</p> <p><input type="text" value="Week"/> <input type="text" value="Fortnight"/> <input type="text" value="Month"/></p> </div>
7	<p>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.</p> <div data-bbox="264 1128 1378 1196" style="border: 1px solid #ccc; padding: 5px;"> <p>Postal Address</p> <p>PO Box 123, Gore 9740</p> </div>
8	<p>Complete the Contact Information:</p> <ul style="list-style-type: none"> <li>In the <b>Mobile Phone</b> field, type the customer's mobile number. If you entered it earlier for the ID Capture process, it will automatically populate here.</li> <li>In the <b>Email Address</b> field, type the customer's email address.</li> <li>In the <b>Home Phone</b> field, type the customer's home landline number.</li> <li>In the <b>Work Phone</b> field, type the customer's work number.</li> </ul> <div data-bbox="264 1420 1378 1570" style="border: 1px solid #ccc; padding: 5px;"> <p>Contact Information</p> <p>Mobile Phone : +64 21 111 111 <input type="text" value=""/></p> <p>Email Address <input type="text" value=""/></p> <p>Home Phone <input type="text" value="Enter a phone number"/></p> <p>Work Phone <input type="text" value="Enter a phone number"/></p> </div> <p><b>Note:</b> Mobile and email address are mandatory, and the applicant can also provide a home landline and a work number</p>
9	<p>Complete the customer's employment information.</p> <ul style="list-style-type: none"> <li>In the <b>Employment Status</b> field, select the customer's employment status.</li> <li>In the <b>Occupation</b> field, select the type of role the customer holds.</li> <li>In the <b>How many hours per week do you normally work?</b> field, type the usual number of hours the customer works.</li> <li>In the <b>Current Primary Employer</b> field, type the name of the customer's employer.</li> <li>In the <b>How long have you been working for this employer?</b> fields, type the number of years and/or months the customer has worked at this employer.</li> </ul>

















	<div data-bbox="264 203 1377 421" data-label="Form"> </div> <p><b>Note:</b> Some employment statuses won't require you to complete all of these fields, such as Retired, Homeduties, etc.</p>
10	<p>Collect the customer's income(s).</p> <ul style="list-style-type: none"> <li>• Click the +</li> <li>• In the <b>Income Type</b> field, select the type of income the customer earns.</li> <li>• In the <b>Income Amount After Tax (\$)</b> field, type in the amount the customer earns.</li> <li>• In the <b>Per</b> fields, select the frequency of this income.</li> <li>• Click <b>Save</b>.</li> </ul> <p>Repeat this for each type of income the customer earns.</p> <div data-bbox="264 741 1377 936" data-label="Form"> </div>
11	<p>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 <b>Yes</b>, use the text box to provide some details of what is likely to occur.</p> <div data-bbox="264 1048 1377 1249" data-label="Form"> </div>
12	<p>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.</p> <div data-bbox="264 1361 1377 1547" data-label="Form"> </div> <p>Before you generate the text message, use the wording on the screen to let the customer what you're doing and why.</p>
13	<p>Collect the details of an alternative contact for the customer.</p> <div data-bbox="264 1659 1377 1809" data-label="Form"> </div>
14	<p>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.</p>

	<p>Agent Notes for Finance Now</p> <div data-bbox="271 224 901 302" style="border: 1px solid #ccc; height: 35px;"></div> <div data-bbox="1117 246 1364 302" style="text-align: right;"><b>finance</b> <b>NOW</b> Money Your Way</div> <div data-bbox="1173 336 1372 369" style="text-align: right;"><a href="#">&lt; Previous</a> <a href="#">Next &gt;</a></div>
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## Applicant 1 Outgoings

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

Step	Action
1	<p>From the information you entered on the previous screen, the application form calculates an estimate of the customer's expenses.</p> <div data-bbox="260 405 1374 539" style="border: 1px solid gray; padding: 5px;"> <p>Expenses</p> <p>Estimated Monthly Expenses: \$611.00 <span style="float: right;">4002508, 641</span></p> <p>Based on the information you have provided in this application, we estimate <b>your share</b> of your <b>monthly</b> household expenses to be <b>\$611.00</b>            This estimate <b>excludes</b>: rent/board payments, mortgage repayments, life/health insurance payments, child support payments and private school fees.</p> </div>
2	<p>Provide the customer with this amount, and then ask them if this amount:</p> <ul style="list-style-type: none"> <li>Matches their actual expenses</li> <li>Is more than their actual expenses</li> <li>Is less than their actual expenses</li> </ul> <p>Select the statement that matches the customer's response:</p> <div data-bbox="260 719 1342 981" style="border: 1px solid gray; padding: 5px;"> <p>Select one of the below statements:</p> <p style="border: 1px solid gray; padding: 2px; margin-bottom: 5px;">My actual expenses match the estimate above</p> <p style="border: 1px solid gray; padding: 2px; margin-bottom: 5px;">My actual monthly expenses are more than the estimate above</p> <p style="border: 1px solid gray; padding: 2px;">My actual monthly expenses are less than the estimate above</p> </div>
3	<p>My actual expenses match the estimate above</p> <p>When you select this option, you're asked to collect information about 3 expenses that aren't included in the estimate:</p> <div data-bbox="260 1093 1374 1263" style="border: 1px solid gray; padding: 5px;"> <p>Please enter <b>your share</b> of the <b>monthly</b> expenses for each of the below household expense categories.</p> <p>Do you pay for health and/or life insurance? <input type="button" value="Yes"/> <input type="button" value="No"/></p> <p>Do you pay private school fees? <input type="button" value="Yes"/> <input type="button" value="No"/></p> <p>Do you make child support payments? <input type="button" value="Yes"/> <input type="button" value="No"/></p> <p>Calculated Total Monthly Expenses: \$611.00</p> </div> <p>If your customer pays any of these expenses:</p> <ul style="list-style-type: none"> <li>Click <b>Yes</b>.</li> <li>Enter the monthly amount into the <b>\$</b> field.</li> </ul> <p>My actual monthly expenses are more than/less than the estimate</p> <p>When you select these options, all expense categories are displayed for you to collect the customer's actual expense amounts:</p> <div data-bbox="260 1473 1374 1823" style="border: 1px solid gray; padding: 5px;"> <p>Please enter <b>your share</b> of the <b>monthly</b> expenses for each of the below household expense categories.</p> <p>Rent/Board Payments \$ 0.00</p> <p>Rates &amp; Utilities \$ <input type="text" value="0"/> Groceries \$ <input type="text" value="0"/></p> <p>Transport Expenses \$ <input type="text" value="0"/> Membership &amp; Subscriptions \$ <input type="text" value="0"/></p> <p>General Child/Dependent Expenses \$ <input type="text" value="0"/> Other Insurance Premiums \$ <input type="text" value="0"/></p> <p>Health Care &amp; Pet Care Costs \$ <input type="text" value="0"/></p> <p>Do you pay for health and/or life insurance? <input checked="" type="button" value="Yes"/> <input type="button" value="No"/> \$ <input type="text"/></p> <p>Do you pay private school fees? <input type="button" value="Yes"/> <input checked="" type="button" value="No"/></p> <p>Do you make child support payments? <input type="button" value="Yes"/> <input checked="" type="button" value="No"/></p> <p>Calculated Total Monthly Expenses: \$0.00</p> </div>
4	<p>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.</p>

	<p>Are you aware of any reason your expenses may increase within the loan term?</p> <p><input type="button" value="Yes"/> <input type="button" value="No"/></p> <p>Please include a brief description of the reason for your expected change in expenses <span style="float: right;">?</span></p> <div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div>																																										
5	<p>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.</p> <div data-bbox="264 501 1378 658"> <table border="1"> <thead> <tr> <th colspan="7">Repayments on Liabilities</th> </tr> <tr> <th>Type</th> <th>Provider (e.g. ANZ)</th> <th>Credit Limit (\$)</th> <th>Repayment Amount (\$)</th> <th>Per</th> <th colspan="2">To be Settled</th> </tr> </thead> <tbody> <tr> <td> Credit Card</td> <td>BANK OF VEDA</td> <td>30,000.00</td> <td>0.00</td> <td>Month</td> <td colspan="2"><input checked="" type="checkbox"/></td> </tr> <tr> <td> Other</td> <td>BANK OF VEDA</td> <td>4,350.00</td> <td>0.00</td> <td>Month</td> <td colspan="2"><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="7" style="text-align: left;"></td> </tr> </tbody> </table> </div>	Repayments on Liabilities							Type	Provider (e.g. ANZ)	Credit Limit (\$)	Repayment Amount (\$)	Per	To be Settled		 Credit Card	BANK OF VEDA	30,000.00	0.00	Month	<input checked="" type="checkbox"/>		 Other	BANK OF VEDA	4,350.00	0.00	Month	<input checked="" type="checkbox"/>															
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6	<p>If there are liabilities the customer pays that aren't displayed:</p> <ul style="list-style-type: none"> <li>• Click <b>+</b></li> <li>• Select the type of liability</li> <li>• Enter the provider of the loan and the repayment amount</li> <li>• Select the frequency</li> <li>• Click <b>Save</b></li> </ul> <div data-bbox="264 882 1378 1077"> <table border="1"> <thead> <tr> <th colspan="7">Repayments on Liabilities</th> </tr> <tr> <th>Type</th> <th>Provider (e.g. ANZ)</th> <th>Credit Limit (\$)</th> <th>Repayment Amount (\$)</th> <th>Per</th> <th colspan="2">To be Settled</th> </tr> </thead> <tbody> <tr> <td colspan="7" style="text-align: left;"></td> </tr> <tr> <td>Type</td> <td>Provider (e.g. ANZ)</td> <td>Repayment Amount (\$)</td> <td>Per</td> <td colspan="3">To be Settled <input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="button" value="Click to select ..."/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td>Month Fortnight Week</td> <td colspan="3"></td> </tr> <tr> <td colspan="7" style="text-align: left;"> Save <input type="button" value="Cancel"/></td> </tr> </tbody> </table> </div>	Repayments on Liabilities							Type	Provider (e.g. ANZ)	Credit Limit (\$)	Repayment Amount (\$)	Per	To be Settled									Type	Provider (e.g. ANZ)	Repayment Amount (\$)	Per	To be Settled <input checked="" type="checkbox"/>			<input type="button" value="Click to select ..."/>	<input type="text"/>	<input type="text"/>	Month Fortnight Week				 Save <input type="button" value="Cancel"/>						
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7	<p>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 <b>To be Settled</b> check box.</p>																																										
8	<p>If you have any notes for Finance Now, add them into the <b>Agent Notes for Finance Now</b> field. When you've collected the customer's expenses and liabilities, click <b>Next</b>.</p> <div data-bbox="264 1290 1378 1480"> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Agent Notes for Finance Now</p> <div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div> </div> <div style="text-align: right; margin-top: 10px;">  </div> <div style="text-align: right; margin-top: 10px;"> <input type="button" value="Previous"/> <input type="button" value="Next"/> </div> </div>																																										
9	<p>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 <b>Summary</b> screen.</p>																																										

## 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? \*

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  Relationship Status  Gender

What is your Relationship to **Jingle Elf**?

In their application, **Jingle Elf** has shared that they have **0** dependants. Do you have **additional** dependents?

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**.



Agent Notes for Finance Now

finance NOW Money Your Way

< Previous 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.



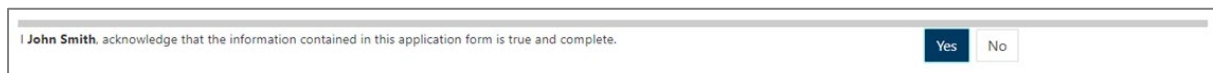
<b>Product:</b>	R100 Interest Bearing	<b>Repayment Amount</b>	
<b>Total Loan Term:</b>	24 Months	<b>Weekly :</b>	\$16.03
<b>Total Loan Amount:</b>	\$1,366.40	<b>Fortnightly :</b>	\$32.07
		<b>Monthly :</b>	\$69.48
<b>Applicant:</b>	Jingle Elf	<b>Total Monthly Income After Tax:</b>	\$0.00
<b>Date of Birth:</b>	January 1, 1970	<b>Total Monthly Expenses:</b>	\$450.00
<b>Residential Address:</b>	Suite 11, 1 Water Street, Otahuhu, Auckland 1062	Monthly Household Expenses	\$450.00
<b>Email Address:</b>	jonelle@financenow.co.nz	Monthly Repayments on Liabilities:	\$0.00
<b>Mobile Phone:</b>	+64 21 123 4567		
<b>Identity Verification:</b>	In-person		

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



<b>Electronic Identity Verification (e-IDV)</b>	<b>Electronic Bank Verification</b>
<b>SMS not yet sent to customer</b>	<b>SMS not yet sent to customer</b>
<b>Mobile Phone:</b> +64 21 234 567	<b>Mobile Phone:</b> +64 21 234 567
<input type="button" value="Send Identity Verification SMS"/>	<input type="button" value="Send Bank Verification SMS"/>

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



I **John Smith**, acknowledge that the information contained in this application form 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

This form gives access to the following:

- The customer(s) Credit report
  - Please review this with the customer
  - Type notes regarding the enquires for the last 12 months and if there are any adverse items reported
  - Ensure you select 'Save & Close'
  - Once saved the notes will be visible to Finance Now lenders.
- Bank Statement request
- Add a second borrower

All applications with a Conditional Approval outcome will require review by a Finance Now Lender.

**Application Outcome (#4001383)**  
Monday 08 March 2021 - 16:56


	<b>Application Number</b>	4001383
	<b>Dated</b>	Monday, 1 March 2021
	<b>Primary Applicant Name</b>	Rollis Royce
	<b>Address</b>	100 Dominion RD Mount Eden, Auckland
	<b>Mobile Phone</b>	0217774444
	<b>Application For</b>	Motor Vehicle Finance
	<b>Originator</b>	<inserts dealer name>
	<b>Loan Value</b>	\$12,000.00
	<b>Personal Protection Insurance</b>	None (PROM)


**Application Outcome Conditional Approval**  
Verify ID supplied, Verify Employment and Address, Verify Address Details  
Please send us a copy of the ID used, We require Proof of Address and Income, Cannot verify Address, Require proof of address  
Motor Vehicle Finance  
**Wheels Report may either be incomplete or contain errors, please check the report.**



**Contract Category:**  
Loan amount of \$12,090.00 equates to 35 payments of \$441.48 monthly.  
And a final payment of \$441.44 making a Total Payable of \$15,893.24.  
Applicant does not qualify for Insurance. It will not be included in the contract financials.


✔ Application Evaluated Successfully.

▼ Select next action for this application

DC  Add Second Borrower

 Request Income Verification

 Conditional Rules Triggered  View Credit Report

 MV Application Summary

## Conditionally Approved

This outcome means the application will be approved subject to confirmation of certain information being supplied on the Application Form and / or additional conditions. Our standard review time is 30 minutes.

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, this is available on 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 info (if required) needed to assist the evaluation further.

### Application Outcome **Conditional Approval**

Verify ID supplied, Verify Employment and Address, Verify Address Details  
Please send us a copy of the ID used, We require Proof of Address and Income, Cannot verify Address, Require proof of address  
**Motor Vehicle Finance**  
Wheels Report may either be incomplete or contain errors, please check the report.

**Contract Category:**  
Loan amount of \$12,090.00 equates to 35 payments of \$441.48 monthly.  
And a final payment of \$441.44 making a Total Payable of \$15,893.24.  
Applicant does not qualify for Insurance. It will not be included in the contract financials.

✔ Application Evaluated Successfully.

▼ Select next action for this application

DC Add Second Borrower

Request Income Verification

**Conditional Rules Triggered** View Credit Report

MV Application Summary

### Conditional Rules Triggered- 4001383

<inserts dealer name> | Monday 08 March 2021 - 16:44

Date	Dealer Reason/Action
3/03/2021 1:26:49 PM	Please provide Proof of Address for AML Verification
1/03/2021 8:54:41 AM	Drivers License does Not match with borrower. Please send us a copy of the Drivers Licence
1/03/2021 8:54:40 AM	Insufficient Credit experience, reconsider with an immediate relative as guarantor or second borrower. Please send copy of ID for verification
1/03/2021 8:54:40 AM	Insufficient Credit Experience reviewable with Guarantor or 2nd Borrower. We are reviewing and may request further info

Close Window

As it may be difficult to confirm employment details on the weekend the customer can assist by:


- Supplying two months of current consecutive bank statements, of all bank accounts operated by the customer showing debits, credits and the running balance with their full name and address printed on the statement or
- Two consecutive computerised pay slip that is less than 1 month old

Confirmation any warnings reported in the Wheels report have been updated

If the information proves to be incorrect the Lender has the right to decline the application. Please call our Team on 0800 MV DEAL (683325) for clarification or email [mvdealer@financenow.co.nz](mailto:mvdealer@financenow.co.nz).


## Declined

Application Outcome (#4001024) **finance NOW** Money Your Way  
Monday 07 December 2020 - 15:07

	<b>Application Number</b>	4001024
	<b>Dated</b>	Monday, 7 December 2020
	<b>Primary Applicant Name</b>	Brad Pitt
	<b>Address</b>	114 Dominion RD Mount Eden, Auckland
	<b>Mobile Phone</b>	02741236321
	<b>Application For</b>	Motor Vehicle Finance
	<b>Originator</b>	<dealer name>
	<b>Loan Value</b>	\$14,750.00
	<b>Personal Protection Insurance</b>	None Selected





**Application Outcome Declined**  
Customer(s) does not have sufficient capacity for this application. If NO 2nd Borrower we could reconsider with one. Or recheck income is correct


**Motor Vehicle Finance**  
Wheels Report may either be incomplete or contain errors, please check the report.

 Application Evaluated Successfully.

▼ Select next action for this application

This Application cannot be edited further through this web facility.  
Contact FNL - Testing Server for further advice, please quote your application reference number 4001024 and your Originator code 472178



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
  - In these cases, an income-earning second borrower (close relative) can be obtained in order to strengthen both the application and affordability
- 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
  - In these cases, a second borrower or guarantor may assist

## Application Evaluated

Where your application has been conditionally approved after assessment, the Lender will either call or email to advise details of any additional conditions of approval and update the Application Outcome screen

Please note the loan documents are not able to be generated until the application has been outright approved.

## Pending Applications

The Pending Application screen is accessed from the Qik home page under Vehicle Applications. 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.
7/Dec/20 15:01	Test Application	114 Dominion Auckland	Sa Ar	Waiting for Verification	<a href="#">4001023</a>
7/Dec/20 14:48	Jackson Bay	27 Linwood Auckland	Test Person	Waiting for Verification	<a href="#">4001022</a>

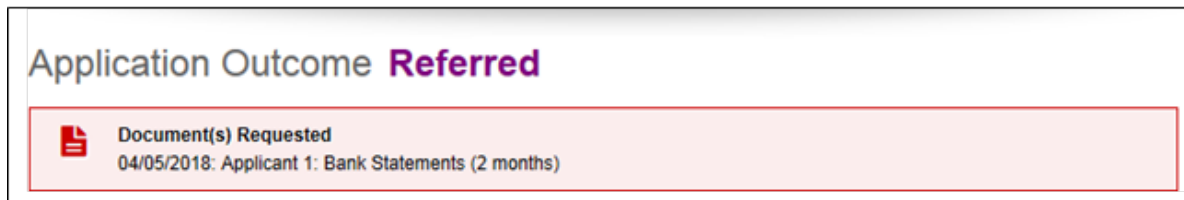
The status column tells you where the application is at:

- 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 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 i.e.: Proof of Income, Full insurance cover with FNL noted as interested party, next of kin and direct debit with bank account details

## Additional Information Requested

Where the loan is being assessed by MV dealer additional documents maybe requested to support the loan or a second borrower where the capacity is marginal. These will appear on the application outcome screen when accessed. The dealer is now able to complete these without contacting Finance Now to update the application.



The screenshot shows a white box with a red border. At the top, it says "Application Outcome Referred" in purple. Below that is a red-bordered box containing a document icon and the text "Document(s) Requested" and "04/05/2018: Applicant 1: Bank Statements (2 months)".

## Add a second borrower

This function enables the dealer to add a second borrower to the loan after evaluation without the need to contact Finance Now or where the loan has been conditioned to a second borrower. This function cannot be used to change financial information. You must collect the information on the second borrower from them directly and sight their original ID to verify they are the same.

NB: Where electronic authorisation has been selected by the applicant, this will no longer be an option when a second borrower is added.



The screenshot shows a white box with a blue border. At the top, it says "Application Outcome Conditional Approval" in blue. Below that is "Interest Bearing" and "Contract Purchase Limit\*: \$4000". There is a green checkmark and the text "Application Evaluated Successfully." Below that is a dropdown menu "Select next action for this application" with three buttons: "Add Second Borrower" (highlighted with a red box), "Edit Financial Details", and "View Credit Report". There is also a red speech bubble icon on the right.

A separate Privacy Policy disclosure 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.

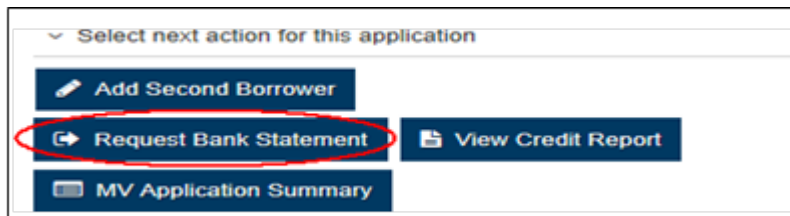
To add a borrower:

- Click the button – Add Second Borrower
  - This links to the standard application form with the second borrower's fields available
- The application form opens with the Privacy Policy screen
  - Each party to the loan must have the Privacy policy explained and be accepted by then prior to proceeding to collect their information
  - Once completed and accepted, the application form appears

## Requesting Bank Statements via Qik

Finance Now have teamed up with Illion to provide an automated Bank Statement retrieval service to facilitate faster loan application reviews. This service is simple and provides a high level secure method for sending bank statements from the customer's bank direct to Finance Now for review and assessment on your application. Full disclosure of terms and conditions and privacy statements are available for the applicant to review prior to using this service.

- This is an optional service for providing a bank statement to Finance Now
- Access can be emailed or sent by text to the customer

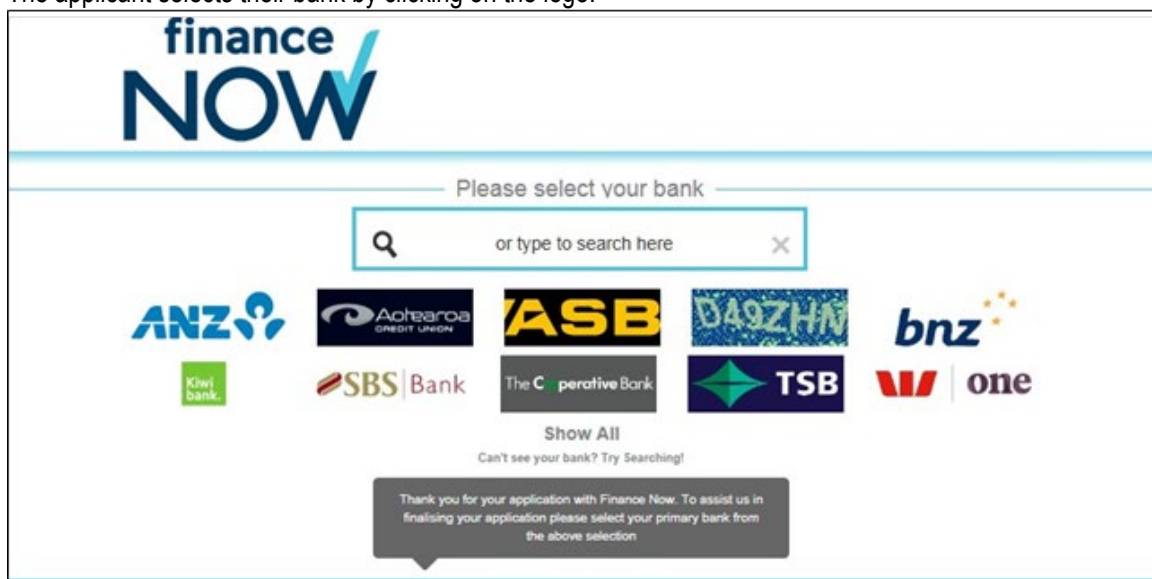


To request bank statements for an application:

- Click the button – Request Bank Statement
  - A new screen appears
  - The fields are prepopulated with the customer's information from their application
- Select the method of delivery as applicable for the applicant
  - Applicant E-Mail
  - Applicant Mobile Phone
- You can add an Additional Custom Message may be added (if required)
- Click 'Preview & Send Email or Preview & Send Txt Msg' button before sending
  - A sample of the message appears for review – see samples below
  - Select Send Txt message or Send Email as applicable
  - The applicant will receive the message and be instructed to click on the link to complete the process

The applicant will receive the text message or email with a link to the bankstatements.com web site. The banks available appear on the screen for selection as applicable.

The applicant selects their bank by clicking on the logo.



- The following login screen appears
  - The applicant is required to use their normal bank online access code & password
  - This information is not retained by the process

- When Submit is clicked, the site completes the data scraping from the applicants bank account and a summary report is emailed direct to Finance Now mvdealer@financenow.co.nz with the application number as the reference
- The MV analysts are now able to complete their risk assessment and provide a decision
- The customer is present with the following screen to confirm the session has been terminated

## Contract generation

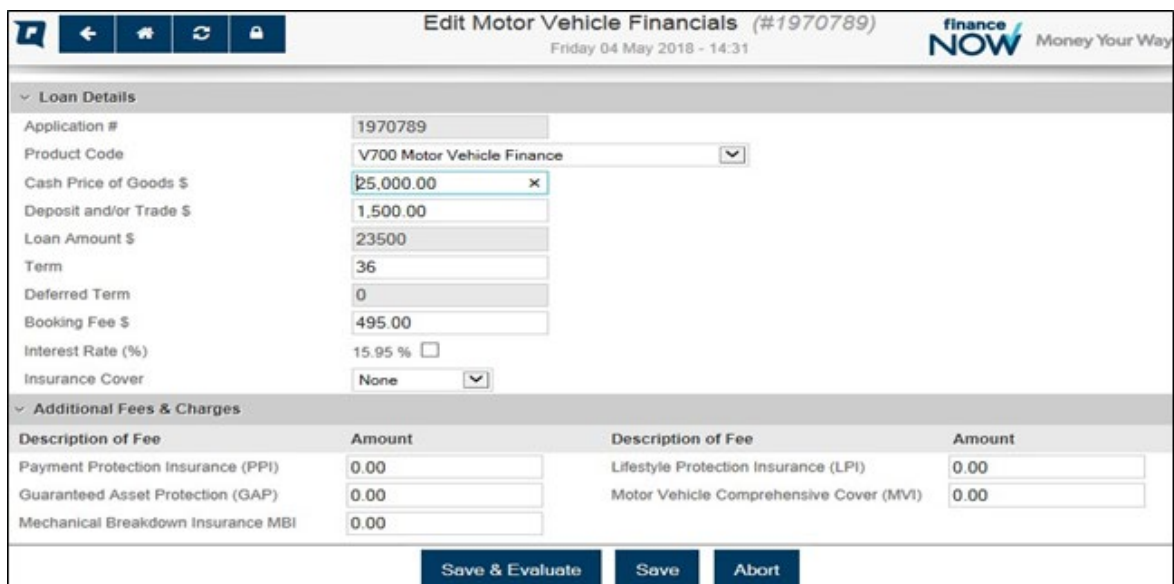
### Edit Financial Details

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 function Edit Motor Vehicle Financials as shown below.



The 'Edit' function is primarily used to:

- Change purchase details where an error has been made
- Amend the value of the sale by amending the purchase or deposit amount



**Edit Motor Vehicle Financials (#1970789)**  
Friday 04 May 2018 - 14:31

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← ↻ 🔒

Loan Details

Application # 1970789

Product Code V700 Motor Vehicle Finance

Cash Price of Goods \$ 25,000.00

Deposit and/or Trade \$ 1,500.00

Loan Amount \$ 23500

Term 36

Deferred Term 0

Booking Fee \$ 495.00

Interest Rate (%) 15.95 %

Insurance Cover None

Additional Fees & Charges

Description of Fee	Amount	Description of Fee	Amount
Payment Protection Insurance (PPI)	0.00	Lifestyle Protection Insurance (LPI)	0.00
Guaranteed Asset Protection (GAP)	0.00	Motor Vehicle Comprehensive Cover (MVI)	0.00
Mechanical Breakdown Insurance (MBI)	0.00		

Save & Evaluate Save Abort

Click on Save & Evaluate button

- To save changes and return to the updated Application Outcome Screen
- Changes may result in the application requiring a re-evaluation by Finance Now – if so the outcome will change from Approved to Conditionally Approved and the link to Commit & Continue will be removed

Click Abort

- To exit Edit Financial form without changes to outcome

Note: Any changes to be made to the customer's details provided or to add a second borrower will need to be amended by FNL, contact FNL to discuss.

## Approved Application

Where the application is assessed and approved in Qik and the Application Outcome screen will update to Approved. Any outstanding conditions should now be removed as they would have been provided prior to the approval update. You will now be able to proceed to generate the loan document for execution by selecting the Commit & Continue button.

Application Number	4001022
Dated	Monday, 7 December 2020
Primary Applicant Name	Jackson Bay
Address	27 Linwood AV Mount Albert, Auckland
Mobile Phone	0274051023
Application For	Motor Vehicle Finance
Originator	<dealer name>
Loan Value	\$14,750.00
Personal Protection Insurance	None Selected

**Application Outcome Approved**  
Motor Vehicle Finance  
Wheels Report may either be incomplete or contain errors, please check the report.

**Contract Category:**  
Loan amount of \$14,810.00 equates to 23 payments of \$748.58 monthly.  
And a final payment of \$748.54 making a Total Payable of \$17,965.88.  
Applicant does not qualify for Insurance. It will not be included in the contract financials.

Application Evaluated Successfully.

Select next action for this application

- DC
- Add Second Borrower
- Request Income Verification
- Edit Motor Vehicle Financials
- Commit & Continue**

After this point the application cannot be edited

- View Credit Report
- MV Application Summary

When Commit & Continue is selected you will be taken to the disbursements and then the print the loan agreement steps. Any conditions of approval will have already been provided to Finance Now to enable the approval and completion of the application.

Open the Application Outcome page and click on the 'Commit and continue' link which will take you to the Post Approval Details Screen

- Edit Motor Vehicle Financials
- Commit & Continue**

## Payment Details Screen

This screen allows the setup of the direct debit, confirms the goods to be secured on the loan and if any external insurance products have been included in the loan. Where the customer opted to accept disclosure and authorise the loan electronically, this is displayed at the bottom of this screen to remind the dealer. Where electronic disclosure is available the direct debit acceptance and set up is able to be completed electronically.

## Direct Debit setup

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.

The screenshot shows the 'Payment Details (#: 4001022)' screen. At the top, there is a navigation bar with a home icon, a back icon, a refresh icon, and a lock icon. The title 'Payment Details (#: 4001022)' and the date 'Monday 07 December 2020 - 17:38' are displayed. The 'finance NOW Money Your Way' logo is in the top right corner. A red warning box states: 'Wheels Report may either be incomplete or contain errors.' Below this, there are sections for 'Application Reference' (4001022 - Mr Jackson Bay - \$14750), 'Finance Now Card' (with an unchecked checkbox for receiving a card), and 'Payment Options'. The 'Payment Method' is set to 'Direct Debit', 'Payment Frequency' is 'Monthly', and 'Payment Day' is 'No Day'. The 'Payment schedule assuming contract is signed today' shows a 'Payment Amount' of \$748.58, 'Number of Payments' of 24, and 'First Payment Due' of 07/01/2021. There are input fields for 'Bank Name', 'Bank Account Name', and 'Bank Account Number', and an 'Edit Direct Debit Details' button.

## Setting up the Direct Debit for Electronic Authorisation

Where direct debit is selected, and electronic disclosure is applicable the following is required to be completed with the applicant to accept and set up the direct debit. The following screen appears when the operator tabs past to select Direct Debit as the payment method.

The screenshot shows the 'DIRECT DEBIT DETAILS' screen. The title 'DIRECT DEBIT DETAILS' is at the top left, and the 'finance NOW Money Your Way' logo is at the top right. The instruction reads: 'Customer to complete the form below with the Direct Debit details to use for this application. Fields denoted with \* are required.' The form includes fields for 'Bank Name: \*', 'Bank Account Name: \*', and 'Bank Account Number: \*'. Below these are four checkboxes for electronic authorization: 'I am happy to set up a Direct Debit Authority without signing a form.', 'I confirm, I have sole signing authority on the above bank account.', 'I have read and accept the Direct Debit Conditions of Authority.', and 'I wish to manually sign the Direct Debit Authority form.' A note states: 'Note: If Joint Signatures are required, please select option below to manually sign the Direct Debit Authority form.' An information box at the bottom states: 'We will send you a confirmation of this instruction in the next few days and include a copy of the Direct Debit Conditions of Authority.' There are 'Close' and 'Confirm Bank Details' buttons at the bottom.

The dealer should have the applicant complete all these fields

- Bank name, bank account number and account name
- Ensure the account name is the same as the applicant

You will need to accept the terms disclosed and confirm bank detail with the customer prior to proceeding

The applicant will be emailed a copy of the authority details with the conditions of the direct debit when they have completed the Loan Authorisation

The bank details completed in the prior screen will populate in the Payment Option fields

finance NOW Money Your Way

Use scroll bar to read full message

**CONDITIONS OF THIS INSTRUCTION TO ACCEPT DIRECT DEBITS**

1. For customer initiated one-time payments the Initiator:

- 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)."

OR For scheduled payments the Initiator:

- 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

Close Accept

I have read and accept the [Direct Debit Conditions of Authority](#).

**i** We will send you a confirmation of this instruction in the next few days and include a copy of the Direct Debit Conditions of Authority.

Close Confirm Bank Details

## Description of Goods

All motor vehicle loans are secured loans and the require security details are entered earlier in the application process. These will appear at the bottom of the Loan Disbursement screen.

Where goods have been entered correctly, that is where there is a VIN and or registration number entered, simply continue to the bottom of the page & select Save & Continue to generate the loan documents.

In the event the VIN and or registration number were not entered previously, you will be required to enter these NOW; a contract CANNOT be generated without the VIN or Registration number.

Goods Description							
Status	Make	Model	Year	Colour	Registration	VIN/Chassis#	Value
USED	HOLDEN	VECTRA	2000	BLUE	APY771	W0L0JBF68Y7051756	15000

**Edit (Wheels)**

Insurance / Fees Loaded

**i** James Dean has opted for Electronic Authorisation of their Loan Agreement.

**Continue**

To update vehicle details or run the Wheels if not run previously

- Click in the Edit (Wheels) button. This takes you to the Securities & Liabilities screen
  - Where the Wheels report has been run, the REPORT button will be green and no data needs to be entered unless the vehicle has been changed
  - If REPORT is red,
    - Vehicle enter registration number or VIN
    - Complete wheels report request & populate data as requested

Year	New	Make	Model	Series	Colour	Vin/Chassis#	Rego	Kilometres	Purchase Price	
2007	<input type="checkbox"/>	MAZDA	MAZDA3		BLUE	JM0BK10F200340891	JONSEY	53439	12,000	<b>Report</b>

For Other Vehicles - complete the respective fields with the correct data for the goods sold to the applicant (both the following must be entered)

- Registration &
- VIN/Chassis number

NB: all other fields are inactive on this screen

Click Save & Continue from the Securities & Liabilities screen, to return to the Payment Details screen

- Where changes have been made to the vehicle selection you will be returned to the Application Outcome screen and will require FNL to review before completing the contract
- Where no changes have been made you will be returned to the Payment screen

Click Save & Continue button, to print contract.

## Secured/Unsecured Loan Agreement & Disclosure Statement:

The 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 the lender prior to change being made. White out or corrective tape cannot be used on the document. Any changes to the document must be initialled by all parties.

The Loan Agreement completes disclosure of the terms of the Agreement as required under the CCCFA 2003. It is important all borrowers are given a copy of this disclosure statement and any insurance policies included BEFORE they accept and complete this agreement. Please ensure the borrowers read and understand their obligations under the agreement

### Contract details to be disclosed to the customer:

- Borrower(s) Details
  - Name and address of your customer
  - If any borrower has any concerns about their liabilities, recommend they seek legal advice.
- Disbursement of Advances
  - Details who the funds are to be paid, reason for funds & amount paid
  - Where insurance premiums are included, the customer must be given a copy of the Insurance policy prior to accepting and signing this loan
- Credit Details
  - The amount borrowed, including any insurance and fees
  - Where insurance premiums are included, the customer must be given a copy of the Insurance policy prior to accepting and sign this loan
- Interest Details
  - The interest rate and amount of interest charged
  - Method of charging the interest
- Payment Details
  - Details the loan monthly obligations for the term of the loan;
  - Number of payments, amount due each month and the total payable over the full term of the loan
- Payment Method
  - This describes how the borrower has elected to make their payments
  - They are able to make payment of the monthly amount weekly, fortnightly or monthly
  - These will report all transactions for the period disclosed, starting six months from onboarding
- Credit Fees & Charges
  - Describes all fees applicable for the agreement,
  - Includes set up and those that may become applicable during of the loan
- Acknowledgement and Signing to accept the loan agreement
  - Must be completed by each borrower after they have fully understood and read the whole document

## Additional Disclosures to be pointed out to each borrower

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

- Security – full details of these are displayed on Page three of the loan agreement
- What could happen if you fail to meet your commitments
- Disclosure of Fees & other obligations
  - Legislation (CCCFA) requires that full disclosure is made to the customer regarding any and all fees charged in conjunction with the contract. You must bring these to your customer's attention.
- Continuing Disclosure
  - All Loan Agreements will be issued six monthly statements, in compliance to the CCCFA
- Full Prepayment
  - Explains the borrower's obligations in the event of early repayment
- 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 for goods purchased must be repaid to Finance Now.
- What to do if you suffer 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
- Disputes Resolution
  - The disputes resolution scheme FNL belong to in the event the borrower requires their assistance
- Finance Now contact details

## Security purchased on the Loan

On Page two the security section refers the borrower to page three for detailed description of the goods secured on the loan.

## Signing the Contract – manually

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

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:

Payment Frequency:

Payment Day:

Bank Name:

Bank Account Name:

Bank Account Number:

Related Applicant:  SMS will be sent to this applicant for Direct Debit Authorisation

*Payment schedule assuming contract is signed today:*

Payment Amount:

Number of Payments:

First Payment Due:

**Goods Description**

Status	Make	Model	Year	Colour	Registration	VIN/Chassis#	Value	
USED	something	bhshfbs	1985	red	bagged	None	5000	<a href="#">Edit (Wheels)</a>

**Insurance / Fees Loaded**

Are any Extended Warranties included in the Loan Amount?

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?

**Loan Agreement Authorisation**

Method of Loan Agreement authorisation:  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:

Loan Agreement Authorisation

**Applicant 1: Tony Tester**

Send TXT code to:

Please enter Applicants TXT Code here:

Resend Loan Agreement to:

**Applicant 2: Sarah Tester**

Send TXT code to:

Please enter Applicants TXT Code here:

Resend Loan Agreement to:

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 to 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:

Goods Delivery Date:

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.

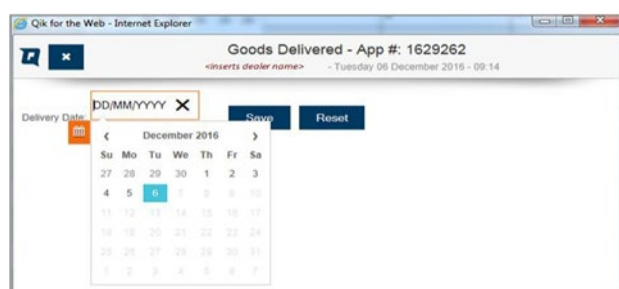
## Goods Delivered Administration

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

App ID	Application Date	Application Type	Customer Name	Invoice#	Delivery Date	Action
4001025	7/Dec/20	Vehicle Hire Purchase	Peter Pan	0	30/12/2020	Deliver

When goods have been delivered.

- Click on the green 'Deliver' button for the application applicable.
- Select the date delivered & click save
  - You will not be able to select a future date, but you are able to select a past date



- This triggers an email to be sent to Finance Now [mvnpurchasing@financenow.co.nz](mailto:mvnpurchasing@financenow.co.nz)
- On receipt, this loan will be purchased, and proceeds paid to your funding account
- The Application status is updated to Delivered in the Goods Delivered Administration report
  - Please note – if the goods are not delivered by the due date, they will remain on this report until delivered and processed by the retailer to confirm actual delivery date
- Supporting documents required (if applicable):
  - Direct debit form If a Direct Debit is requested by the customer or Finance Now, a physical DD form must be signed and emailed to Finance Now as per current practise
  - Vehicle Offer & Sale Agreement (VOSA)
- Please ensure this is completed in full and ensure it is signed by the customer
- Forward the VOSA and direct debit with contract checklist to [mvnpurchasing@financenow.co.nz](mailto:mvnpurchasing@financenow.co.nz)

Note: If there is no Direct Debit required and you have put a full description of goods on the electronic contract, then you are not required to email any additional documents to Finance Now

## What happens next?

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

- Signed Secured / Unsecured Loan Agreement
- Signed Motor Vehicle Application Validation Form
  - Includes Privacy Acknowledgement
  - Verification of sighting the original identification
    - Sign to confirm you have sighted the ID for each borrower/guarantor at the bottom of this form
- Signed Direct Debit Authority
- Signed copy of Vehicle Offer & Sale Agreement
  - Signed by all parties
- Copy of photo identification provided
  - New Zealand Driver Licence
  - Passport, if foreign passport please ensure to include a copy of the valid working visa or residency the page or electronic Visa along with the passport photo page showing the customers photo, particulars and signature
- Insurance Confirmation
  - Insurance Certificate of Currency with FNL noted as interested secured party
- Proof of income by either;
  - Prior two months full bank statement showing all income & outgoings with balance available
  - Prior two consecutive computer generated payslips
- You must also have given the Applicant(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
- Contacts for Purchasing:
  - Email – [mvpurchasing@financenow.co.nz](mailto:mvpurchasing@financenow.co.nz)
  - Fax – 0800 MV CASH (682274)

## What then?

Finance Now will load the customer's contract into our system and make payment to the party to be disbursed as entered on the loan agreement within 24 hours of receiving the completed and compliant documentation.

The system will generate 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

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

## Motor Vehicle Regional Managers

Name	Territory	Phone Number(s)	Email
Brett Williams	Akl Central, West & Northland	027 583 3240	brett@financenow.co.nz
Pauline Rischel	Akl East & South	021 2244198	pauline@financenow.co.nz
Julia Harnett	Auckland	027 265 2593	julia@financenow.co.nz
Rob Gilden	Wellington	027 545 8622	rob@financenow.co.nz
Keri Morresey	Hawkes Bay / Manawatu	021 0273 8303	keri@financenow.co.nz
Paul Cloke	Central North Island	027 801 0096	Paul@financenow.co.nz
Rochelle Morgan	Lower South Island	027 4111455	Rochelle@financenow.co.nz
Chloe Webster	Upper South Island	027 845 0782	chloew@financenow.co.nz

## Postal Address

PO Box 41335, St Lukes, Auckland 1346

## Retailer Support

0508 868 868

09 845 0814

retailer@financenow.co.nz