

Sheetul Bisnauthsing - Credit Acceptance Officer

Hi everyone, I’m Sheetul. I’ve been working at Finance Now for 3 years. I have extensive experience in all areas of Retail Finance and recently extended my involvement into the Motor Vehicle team as well. I enjoy what I do, especially as it allows me to connect with our retailers and customers. We value our relationships at Finance Now and appreciate that they are the backbone of our business. I’m open and more than happy to assist you with any questions/issues you have regarding lodging and processing applications.

When I’m not busy typing away at my keyboard, I love meditating (#mindfulness) and reading (#bookworm #wordnerd). Originally from Mauritius, I speak French, love travelling, and enjoy different cuisines.

As always, looking forward to working with you.

Thanks,
Sheetul

Electronic Income Verification

Now your customer does not have to leave the shop to provide income details from their bank statement.

Finance Now have teamed up with Bankstatements.com to provide you with an income verification option. This service is simple and provides a secure method for verifying a customer’s income direct from the customer’s bank.

This is an optional service and will only supply Finance Now with a customer’s income and does not provide any other detailed information.

Finance Now does not have access to your customer’s account - rather your customer authorises their bank to send information to Finance Now

Here’s how it works:

Simply click on the ‘Request income verification’ button
Your customer will receive the email with a link to Bankstatements.com system. They then select their Bank by clicking on the icon applicable. The statements will be received for review immediately by FNL with the Application number in the subject line

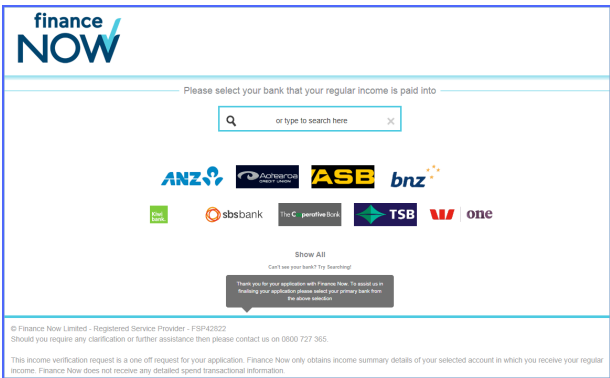
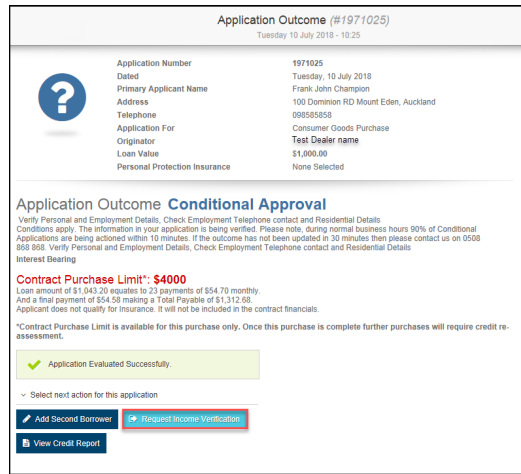
Customer benefits

- No need to leave store to find bank info
- Much faster process

Store benefits

- Customer stays in store
- Much faster process

Pleaser ask your local FNL Area Manager for more details or to arrange training.



Welcome to the Winter edition of On Target

Hard to believe but it’s the middle of the year already! The South Island (and a few parts of the North Island!) are about to be blanketed with the white stuff, while in Auckland our regular rain has turned a few degrees colder. On the sporting front, Super Rugby has just got to the business end (without my beloved Blues once again), while the Cricket World Cup in England is getting very interesting. At time of writing the Black Caps still needed 1 more win to ensure the semifinals so let’s hope we get some runs from a top order that has yet to fire. The Netball World Cup is also just around the corner so best of luck to the Silver Ferns.

The cooler weather should be pushing more shoppers into malls and stores in search of warmth, so now is a great opportunity to drive sales volumes. A few things should be kept in mind to give you the best chance of closing that sale.

Let your customers know that finance is an option. Finance might be what allows them to make that purchase, and if you don’t tell them how will they know?!

Browser Settings

Is your internet browser set up so the FNL Portal (QIK) runs smoothly?

With multiple browser options available and all with different settings, it’s important to make sure everything is set up to run to the optimate. If not, you may get frustrating errors such as;

- Unable to login on Qik
- Pop-up windows blocked
- Unable to print documents
- Documents printed in too big or too small a font
- Documents printing over several pages

Promote weekly payment amounts rather than the full purchase price of the goods you are trying to sell. That way the cost is broken down into the lowest amounts and is easier for your customers to fit into their budget.

Make sure you have finance collateral displayed (posters, tent cards etc.), and talk to your FNL Area Manager who can provide training and tips on how to integrate finance into your sales process.

As always, we want to make sure that we continue to enhance our service to our Retailers so if there are any particular changes or improvements you would like to see please don’t hesitate to drop me a line at kelvin@financenow.co.nz

Kind regards,

Kelvin Williams - National Sales Manager

These issues can usually be rectified with a simple change in your browser’s settings. Simply contact your local FNL Area Manager and they will be able to advise the changes to be made, or if appropriate make those changes for you. Just remember to let them know which browser you use.

Popular browsers include;
Internet Explorer (IE)
Chrome
Firefox (Mozilla)
Safari

POS Reward Winners

Congratulations to the following \$50 gift card winners



Bronson Young-Paito	Noel Leeming - Whangarei	Joggy Varghese	Noel Leeming - Wanganui
George Westerlund	Noel Leeming - Albany	Sarah Tuki	The Warehouse - Hawera
Laurentiu Heath	Noel Leeming - Whangarei	Hayden Culver	Warehouse Stationery - Napier
Ayush Tyagi	Noel Leeming - Lower Hutt	Param Singh	Big Save - Hastings
Brendan Campbell	Tonys Tyres - Pretoria Street	Tina Horsham	Noel Leeming - Hastings
Kartikkumar Patel	Noel Leeming - Porirua	Caitlin Porter	The Warehouse - Napier
Paul King	Kings Sound Centre	Rosie Rapan	The Warehouse - New Plymouth
Jason Li	1G Noel Leeming - Pukekohe	Jan McGillivray	The Warehouse - Te Awamutu
Sarah Pegg	Noel Leeming - Pukekohe	Sheneda Levasa	Torpedo7 - Manukau
Subir Gooptu	Noel Leeming - Botany Downs	Jaryd Gray	Lifestyle Finance - Marketing
Liam Grange	Noel Leeming - Riccarton	Violet Kennedy	Rockshop - Digital
Alana Powick	The Warehouse - Blenheim	Hunter Hawker	Noel Leeming - Oamaru
Simon Troy	Noel Leeming - Tauranga	Melissa Braithwaite	Brownies Mattress Direct - Invercargill
Sharna Flavell	The Warehouse - Fraser Cove	Zac McGregor	Noel Leeming - Dunedin
Natasha Peacock	The Warehouse - Tauranga Crossing	Carmel Callahan	The Warehouse - Dunedin

Smartphone Calculator App - Download it now!

The Finance Now Retail Loan Calculator is a simple and effective application which helps you calculate weekly instalments for your customers on the shop floor using a smartphone.

Features

- Consumer and Commercial options
- Calculates Weekly, Fortnightly and Monthly repayments
- Optional Insurance can be included in the calculations
- Adjustable rate and fee settings to match your current offer
- Adjustable product settings (Interest Bearing, Interest Free etc.) to match your current promotion



To access the App simply search for FNL on Google or iPhone App store.



Alternatively please contact your local Area Manager.

Using Online tools to maximise your sale

QIK loan Calculator - Promote Affordable customer repayments

QIK loan calculator is great tool for showing exact customer repayments including booking fee and PPI prior to processing live applications.

You can use this to show the difference between a standard and a higher spec product, which can often be only a few dollars per week.

2. Retailer Calculator

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

Product Code

R100 Interest Bearing

Loan Amount

500

Term

36

Interest Rate (%)

22.30%

Deferred Month(s)

0

Payment Protection Insurance (PROT)

Yes

Individual / Joint

Individual

Booking Fee

55.00

Payment Amount : \$

24.61

Number of Payments :

36

Last Payment Amount : \$

24.52

First Payment Due By :

07/08/2019

PPI Premium

54.94

Payment Frequency :

Monthly

Total Interest Cost :

885.87

Edit / Upsell Feature

Use Edit Financial details tab to increase your sale up to the Approved purchase limit.
Simply alter the amount financed to suit and the system will show you the new weekly payments.

Application Outcome Approved

Interest Bearing

Contract Purchase Limit*: \$5000

Application Evaluated Successfully.

Select next action for this application

Add Second Borrower

Edit Financial Details

Request Bank Statement

Commit & Continue

Print Application Form

Talk to your local Finance Now Area Manager about upselling.

Finance Now Area Managers

Northland & Auckland

Anthony Booth 021 346342
Nina Naera 021 346 779
Allan Webber 021 346 331

Waikato, Bay of Plenty & Taranaki

Emmett Gradwell 021 346 334
Maria Jones 021 346 377

Lower North Island

Andy Stone 021 401 464
Keri Morresey 021 0273 8303

Upper South Island

Don Bowden 021 279 4679

Lower South Island

Steve Turton 021 346 315

Retailer Support 0508 868 868