

Introducing Julia Harnett - Intermediaries Account Manager

Hi Im Julia, your new Intermediaries Account Manager. I'm excited to be in this new role which consists of assisting the current Area Managers with any questions or issues that their stores may have, as well as looking after some stores of my own. I will be processing new dealers, creating checklists and processes, assisting with point of sale and other duties to ensure your stores are in the best hands possible.

I started at Finance Now 4 years ago in Retail Support where I assisted some of you and reviewed your customer applications. I then moved to the Motor Vehicle team and later I was asked to pilot the Personal Loan Broker team for 2 years. I was also lucky enough to learn the Warehouse Money Credit Card process as they joined our team.

In my own time I love boxing, spending time with my friends and family and I also love a little bit of online shopping!

I am looking forward to working with you in the future.

Thanks,
Julia



Insurance Benefits of Payment Protection Insurance (PPI) and Chattel Protection Insurance (CPI)

Payment and Chattel protection insurance provides a number of important benefits to your customer. Make sure you always include insurance in every finance quote otherwise your customer will be missing out on something they could well need in the future.

Benefits

Payment Protection Insurance (PPI) covers customer repayments in event of redundancy, accident, sickness and death for customer peace of mind.

You can get extra Protection with CPI when customers do not have their own insurance. Insurance is required to be included in finance goods when customer does not have contents insurance.

Golden Rules for Selling PPI/CPI Insurance

Always include insurance with initial quote of weekly repayments to customer.

For example:

‘repayment of ‘X’ includes all costs of finance including booking fee, service fees and insurance for peace of mind’.

It is easier to reduce payments than increase repayments.



Contact your local Finance Now Area Manager for refresher training on how to include Payment Insurance when you use finance to close a sale.



Welcome to the Summer edition of On Target

Just as things seemed to be settling down after a great Christmas for the Retail sector (especially Boxing Day!), along comes Waitangi Day and another huge day for stores. With summer seemingly never-ending, it's good news that consumers will still visit shops and not spend all their time at the beach. Hopefully this bodes well for trading for the rest of the year.

Elsewhere the summer sports international and domestic calendars are coming to the end of their programs. Auckland saw more great tennis with the Women's and Men's tournaments, and after his awesome win in Melbourne, can anyone stop Novak Djokovic?

The year ahead is exciting with the majority of stores now using our customer Electronic Authorisation facility, which allows customers to authorise their loans without the need to manually sign loan documents. Those who are using this great option know it saves your stores time and eliminates most errors, giving you much more time to concentrate on sales!

What's up with the Weather?

If you think it's too hot, wet, or humid in NZ this summer, or you're not looking forward to the wind, rain and cold when winter shows up – have a look at these weather records!

Al'Aziziyah in Libya has the highest recorded temperature on earth at a sweltering 58°C on the 13th Sept, 1922.

The lowest ever recorded world temperature was at Vostok Station, Antarctica on the 21 July 1983 at a bitter -89.6°C

Mawsynram in India is noted as being the wettest place on earth is with over 11 metres of rain falling every year.

Antofagasta in Chile is the driest place on the planet

If you are not already using this facility, contact your Finance Now Area Manager for training.

Remember finance is an extremely effective tool to use to help you sell your goods especially when using weekly payments to promote affordability. But it can't work if your customers don't know about it. Remember to talk to us about promoting finance in store with our great range of marketing material. Make sure you give yourself every opportunity for success and here's to a great 2019!

Cheers,

Kelvin Williams - National Sales Manager

getting less than 0.1mm per year, and with many years having no rainfall whatsoever.

Yuma in the state of Arizona has over 4,000 hours of sunshine per year - making it the sunniest place on the planet!

The South Pole is the least sunny place - only 182 days a year get sunshine.

The windiest place on earth is Commonwealth Bay, Antarctica where winds of 200mph have been recorded.

The strongest ever recorded wind was on Mt Washington, New Hampshire, USA at an amazing 231mph.

POS Reward Winners

Over Christmas we celebrate with more winners for our December draw by increasing the number of winners from 30 to 50 x \$50 gift card winners PLUS we have 1 lucky winner of \$1,000 cash!

Congratulations to Olive Faumuina \$1,000 cash winner



Congratulations to the following \$50 gift card winners



Jacob Nield	Noel Leeming - Tokoroa
Cameron Fallow	Noel Leeming - Moorhouse
Arash Aminzadeh	Noel Leeming - Sylvia Park
Gurneet Rehsi	Noel Leeming - Manukau Supa Centa
Stefan Ayto	Warehouse Stationery - Dunedin South
Deaney Anderson	The Warehouse - Timaru
Job Polon	PB Technologies - Christchurch
Roderick Shellar	Tonys Tyres - Te Rapa
Esther Chan	The Warehouse - Lyall Bay
Shiv Kapoor	Noel Leeming - Tauranga
Jemma Brock	Noel Leeming - Hamilton
Shamal Lal	Noel Leeming - Lower Hutt
Rhys Bell	Rockshop - Christchurch
Lisa Rodgers	The Warehouse - Westgate
John Leitch	The Warehouse - Pakuranga
Amy Baty	Noel Leeming - Greymouth
Nick Freeman	Cool Bikes
Rachel Wilson	Noel Leeming - Rangiora
Shailza Walia	100% Gary Pyes
Sandra Ansley	Furniture Zone - Kaitia
Steven Asher	No1 Fitness - Christchurch
Sarah Rust	Lifestyle Finance - Marketing
Todd Debenham	Mad Soundz Tauranga
James Nightingale	Noel Leeming - Taupo
Nicky Proffitt	Noel Leeming - Tokoroa

Vikas Chamoli	House of Beds - Lower Hutt
Leilani Niua-tofa	Torpedo7 - Manukau
Antony Ross	The Warehouse - Upper Hutt
Jeet Mehta	Noel Leeming - Henderson
Sam Donner	The Warehouse - Dunedin South
Hamish Morrison	The Warehouse - Dunedin South
Simon Dodd	Noel Leeming - Tauranga
Kalpit Modi	Noel Leeming - Henderson
Joshua Schweitzer	Noel Leeming - Upper Hutt
Amanjot Singh	Noel Leeming - Hunters Plaza
Philip Cowen	Niagara Healthcare NZ Ltd
Johnny Wang	Noel Leeming - Botany Downs
Cameron Whelan	Torpedo7 - Hamilton
Jack Gardner	The Warehouse - Napier
Kevin Hodgson	Kensair Insulation
Kin Loh	Noel Leeming - Westgate
Simon Foster	Noel Leeming - Napier
Tejinder Singh	Noel Leeming - Porirua
Walter Siebers	Noel Leeming - Levin
Joseph Fernandes	Noel Leeming - St Lukes Westfield
Miriam Hood	Applianceplus - Tokoroa
Irene Liao	New Moon Furniture
Meena Goundar	The Warehouse - Fraser Cove
Yogesh Kukreja	Noel Leeming - Sylvia Park
Tracey Strawbridge	Noel leeming - Kaitia

Finance Now Area Managers

Northland & Auckland		Waikato, Bay of Plenty & Taranaki		Lower North Island		Upper South Island	
Anthony Booth	021 346342	Emmett Gradwell	021 346 334	Andy Stone	021 401 464	Don Bowden	021 279 4679
Nina Naera	021 346 779	Maria Jones	021 346 377	Keri Morresey	021 0273 8303	Lower South Island	
Allan Webber	021 346 331					Steve Turton	021 346 315

Our Point of Sale Material available to you

Finance is a great tool to help you make more sales, but it can’t do its job if your customers don’t know finance is available!

We have an extensive range of point of sale material that can work with your existing store displays to let your customers know that finance is an option they can consider.

The benefits to you are:

- Puts finance into your customers’ thinking early, giving more chance of closing the sale
- Works as a ‘silent salesperson’ assisting your own sales message
- Reminds your own staff to include finance in their sales process

Finance Available posters (range of sizes to A0)



Weekly Payment posters (range of sizes to A0)



Tent Cards



Store Sticker



Removable Product Stickers



Talk to your local Finance Now Area Manager about the display mix that best suits your store.