

<Date>

<Dealer Group> Manager

<Street_Address>

<Suburb>

<City>

Dear <Manager>

New Zealand's Consumer Law is changing and these changes will come into effect on the 6th June 2015. As a consequence these are changes to the Loan Agreement signed by your Customers.

Secured /Unsecured Loan Agreement – Changes

These changes have been incorporated into our training manuals which can be accessed online at:
www.financenow.co.nz/training

Our Loan Agreement now prints on two pages, both pages must be signed by each borrower (and guarantor if applicable)

New Loan Agreement includes additional clauses as required by the CCCFA 2003 effective for loans taken out after June 6, 2015


- Continuing Disclosure – statements will be sent to borrower and guarantor every 6 months
- Extended Right to Cancel – timing has been extended and this shows the borrower how to cancel if they need to
- Unforeseen Hardship – borrowers have new rights where they experience hardship that was not expected at the time of the loan
- Disputes resolution provider & confirmation of FNL's registration as a Financial Service Provider
- Includes acknowledgement that continuing disclosure may be made by electronic means

Signing the Loan Agreement

The Loan Agreement is printed on 2 pages, both of which are required to be signed by each borrower / guarantor

Loan Agreement Page 1

Ensure each borrower / guarantor signs the bottom as shown below, this will appear in the bottom right corner of the page 1.

 Borrowers Signature _____ Page 1 of 2 <i>(Please sign page 1 and page 2)</i>



Loan Agreement Page 2

Ensure each borrower / guarantor signs the bottom as shown below, note their name will appear in the signing box.

BORROWER	
✓	
Signed by Borrower - Tahoo Yahoo	
PLEASE ENSURE THE BORROWER RECEIVES A SIGNED COPY, FNL TO RECEIVE A SIGNED COPY/ORIGINAL BEFORE THE LOAN IS ENTERED INTO	

Compliance check

Each page is printed with a barcode and version at the top, please ensure each page signed shows the same version number, failure to send the same versions to Finance Now may result in processing and payment delays – agreements may be returned for re-signing if these differ.

	SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT Application Number: 1186078 - Dated: Thursday, 28 May 2015 Retailer: 2110754 (L510)	 FINID001186078 - v2
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If you have any questions, please contact your local Area Manager or contact me directly.

Kind regards,



Andrew Brough
General Manager Intermediaries
andrew@financenow.co.nz