

PRODUCTS

Retail Finance

Training Module 2

Money your way

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Introduction

Welcome to the Finance Now Training Module – Finance Products.

This module has been designed to give you an understanding of our Finance Products and how they may apply to your sales process. It also deals with Credit Criteria and the decision making process, and provides answers to questions that may arise when processing an application or speaking with a customer.

It has been specifically written for you, to be able to help walk you through our products or re-jog your memories (we are always just a phone call away).

At the end of this module you should be capable of answering standard questions with regards to the Finance Products available, and why we ask the questions and make the decisions we do. In fact, to gain a completion certificate, that's exactly what you will be doing (answering questions) after the end of the training session. We have a short test form for you to complete so you can see what you have learned.

We trust you will find this a valuable tool.

About Finance Now

Finance Now (FNL) is part of the SBS Bank group (formerly Southland Building Society). Established in 1869, SBS is New Zealand's largest building society having grown to in excess of \$2.5 billion in assets. Like FNL it is a wholly New Zealand owned and operated company. We have in excess of 1100 retailers nationwide utilising our Credit Sales facilities.

We have five regional offices: Invercargill, Christchurch, Wellington, Hamilton and Auckland. Our team can provide your suppliers with skill sets designed to assist retailers to sell more product by utilising finance as a tool for closing more sales.

Our vision is to be "a valued service orientated enterprise and the first choice of our target markets". Specialising in retail consumer finance and insurances, we have been able to achieve this through our commitment to creating memorable customer experiences. This has been achieved by utilising leading edge technology designed with you, the end user in mind. Our philosophy is "if it is easy to sell it is easy to buy".

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

Finance Products

Our Finance Products are divided into 4 types:

- **Interest Bearing**
 - ◇ Contracts that incur interest
- **Interest Free**
 - ◇ Contracts where no interest is charged
- **Deferred**
 - ◇ Contracts that have a delayed payment start date
- **Combos**
 - ◇ Combinations of the first three

All Finance Now finance products can be loaded for any monthly term from 3 months to the maximum allowable term (i.e. 3, 4, 5, 6, 7.....48). This is distinct from many other finance offerings which may only allow terms in multiples of 3 months (3, 6, 9, 12, 18 etc.).

Interest Bearing

What

These are contracts that incur an interest charge that is determined by the Retailer. Please contact your Area Manager if you are not sure what the standard customer interest rate for your store is. Exceptions to the standard rate are **reduced interest bearing** and **non-conforming** contracts.

When to use

The main purpose of Interest Bearing is to assist you in closing a sale, or up-selling to higher priced goods, by providing an affordable payment option to your customers.

Example: \$1000 over 24mths @ 19.95% → "That will be just \$11.70 a week, sir/madam"

Note: Due to the reducing principal, 19.95% pa on \$1000 does not equate to \$199.50 of interest, as shown in the table below.

Interest Rate	Term	Interest Cost
21.95%	12 months	\$122.84
20.95%	12 months	\$117.08
19.95%	12 months	\$111.32
18.95%	12 months	\$105.56
17.95%	12 months	\$99.92

Reduced Interest Bearing contracts are used where the Retailer wishes to attract sales by offering reduced rates.

Examples: "Finance deals available in store at only X%"
"Match your mortgage"

Interest Bearing contracts will typically earn additional revenue (commission) for the Retailer, and can be used to boost income where margins are squeezed. The additional revenue also gives room for the goods to be discounted to assist in closing a sale.

Non-conforming Interest Bearing contracts are used for those customers who don't meet Finance Now's initial credit assessment (see 'Product Codes' on page 10 for full description). This approval method is used to increase the number of approvals within your store. Thereby increasing sales by approving contracts that would normally be declined.

Interest Free

What

Interest Free contracts are contracts where the customer is not charged any interest on the amount they borrow (Note: fees will still be applicable).

Interest Free is similar to giving a discount on goods:

What sounds better, '8% discount' or '12 months interest free'? If you use discounting to promote your products you should consider interest free as an alternative.

Interest Free contracts will have a maximum term which is determined by the Retailer for each promotion. Interest Free contracts can have any monthly term up to the maximum.

When to use

Interest Free contracts are typically used in 2 ways:

1. As with standard contracts, interest free contracts assist sales in providing affordable payment options.

Example: \$1000 over 24mths @ 0% interest → "That will be just \$9.62 a week, sir/madam"

2. Interest Free is also used as a promotional tool to attract customers into your store by making your goods seem less costly and more affordable (the word 'Free' is especially powerful).

Example: "Interest Free for 12 months"

Note: Interest free usually will be a cost to the Retailer (commonly called a 'holdback'), and is rarely used in conjunction with a discount on the goods.

Deferred

What

Deferred contracts are contracts where the first installment is delayed for an agreed period of time. The deferred period can be from 2 months to 6 months. Your Area Manager will confirm the maximum deferred period for your store.

When to use

There are several reasons to use a deferred contract:

1. To sell to customers attracted by the idea of not having to start payments immediately.

Example: "No payments 'til June 09"

2. For customers who may want to match the payment dates to an income they know will be starting, or to when they know their cash-flow will improve (e.g. after other debts are finished etc.).

Example: "We can defer the start of this loan for 3 months while you make the last payments on your previous purchase, sir/madam"

3. To lessen the perceived impact of seasonal events.

Examples: "No payments until after Xmas"
"Have a Winter / Summer break"

Note:

If combined with interest free, a deferred contract will usually be a cost to the Retailer. Deferred contracts keep the customer's debt at a higher level for longer and can dissuade some customers from making additional purchases until the debt is gone.

Combos

What

These are finance products that combine the features of the interest free/interest bearing options and the interest free/deferred options. Combo products give Retailers flexibility to provide customers with innovative, competitive and attractive finance deals. They also allow Retailers to tailor the offer to meet the customers needs and/or the marketing aims of the Retailer.

When to use

The combination of interest free and interest bearing is used to extend the total term of the contract after the initial interest free offer. A longer term will mean lower monthly repayments for your customer that may be more affordable even with an interest content.

Examples: \$1000 interest free over 12 mths = \$19.23/wk
\$1000 12 mths interest free + 12 mths interest bearing @ 19.95% = \$10.15/wk

Likewise, an interest free deferred period followed by an interest bearing period gives your customer the option of a delayed start to their payments without any interest cost during the deferred period, and a spread out payment plan to keep installments down.

Example: "No interest, no payments to June 09, then 24 months to pay"

Alternatively the customers can be offered a deferred period followed by regular payments over a term all of which are interest free, including the deferred period. This offering is typically used to boost sales outside of usually strong seasonal times (Xmas, Easter etc).

Example: "No payments to June 09 + no interest to June 10"

The Lump Sum deferred interest free product is used where the customer may have the cash (or will have the cash shortly) to purchase the goods, but would prefer to delay using the cash for a few months. With this product they pay no installments and no interest, but must pay the full balance at the end of the deferred period.

Example: "If you prefer not to pay for this now sir/madam, we can defer your payment until June"

Alternatively the customer can, at the end of the deferred period, enter into a new interest bearing contract over a longer term if that suits his/her cash-flow better.

Note: Loan establishment fees are also applicable to your customers, as are monthly service fees of (see 'Fees' on page 14 for full description). Your Area Manager will confirm the fees that are set for your store.

All contracts have a maximum term - your Area Manager will confirm the maximum term that applies to your store.

Product Codes

Interest Bearing

R100

A standard **interest bearing** contract, which has a fixed interest rate, over a fixed period of time and payments are due 1 month from the contract start date.

Commission may be payable.

R130

A **reduced interest bearing** contract where the customers interest rate is less than what the Retailers standard customer interest rate would normally be.

Depending on the customer rate, commission may be payable or a holdback may apply

R600

AKA: '**Non-Conforming**'

A product specifically for customers who do not meet Finance Now's initial credit assessment but have sufficient surplus to service the loan, and have no outstanding adverse credit or have had no defaults against their name by a financial institute.

This product can be advantageous for a customer looking to establish or re-establish a credit rating.

Non-Conforming has higher interest rates and booking fee, to both customer and retailer, and is compulsory to a 10% deposit, PPI (if they qualify) and a signed direct debit as their payment method to a maximum lend of \$2500.

As part of the conditions for the customer to qualify for Non-Conforming, the customer must supply one full months bank statement from the last three months that has been posted to them, confirming their income and/or residential address.

Commission is not payable on this product

Product Codes

cont.

Interest Free

R150

A standard **interest free** contract that charges no interest to the customer, and is over a fixed period of time.

Holdback applies.

Deferred

R110

A **deferred interest bearing** contract (with interest accruing during the deferred term) over a fixed period of time but allows the customer to have a delayed period before making their first installment.

Commission may be payable.

Combos

R140

A standard combined **interest free/interest bearing** contract. The first "X" amount of months are interest free repayments and are followed by an interest bearing term at the stores normal/ increased customer interest rate, on the outstanding balance for a fixed period of time. Payments are due 1 month from the contract start date.

A commission or holdback may apply depending on the length of the interest free period .

R160

A **deferred interest free contract** where no interest is charged to the customer over a fixed period of time. This allows the customer to have a delayed period before making their first instalment, which is then followed by "X" interest free payments.

Holdback applies.

Product Codes

cont.

Combos

R180

A **lump sum deferred interest free** contract where no interest is charged to the customer and the full balance of the contract is payable upon the completion of the specified delayed period.

Holdback applies.

Note: At the end of the term Finance Now can refinance the balance for a term that suits the customer. This will be a new interest bearing contract with a booking fee.

R190

A combo product where the customer is offered a **deferred interest free period followed by an interest bearing** period. The customer only starts making repayments or gets charged interest on the outstanding balance of the contract when the deferred period finishes.

If the customer chooses to pay their contract in full before the deferred term is finished then they will only be required to pay the cash price of the goods, booking and/or monthly fee and a portion of the PPI (if applicable).

A commission or holdback may apply depending on the length of the interest free period .

Important Terms - 1

Interest

An amount, expressed as a percentage of money borrowed, to be paid over a given period (the contract term). Interest is calculated daily on the outstanding balance.

Installment

The regular amount, on the contract, that the customer is expected to pay back to FNL Installments can be monthly, fortnightly or weekly.

Commission

If the customer is charged a higher interest rate or booking fee to what FNL charges the retailer, then the store will be paid a commission. If PPI is sold to a customer then a percentage of the premium will also be paid to the store as commission

Holdback

If the customer is charged an interest rate or booking fee which is less than the rate FNL charges the retailer (including interest free) then the difference of these amounts will be kept back from the payment of a contract. This amount is called a Holdback

Fees

Establishment Fee

A one off fee charged to the customer to cover the costs incurred for processing a finance application. The fee is divided over the finance term and is included in the customers monthly payments.

CREDIT DETAILS	
Cash Price	\$
Consumer Credit Insurance (Single / Joint)	\$
Establishment Fee	\$
Other	\$
LESS	
Deposit of Cash	\$
Trade In Allowance	\$
Initial unpaid balance ("Amount Financed"). This is the amount you owe as at the date of this statement (including any fees charged by the Creditor).	\$

Monthly Fee

A fee that is charged to the customers account on a monthly basis to cover the costs incurred for running a finance contract. This is *already* built into the contractual monthly installment. The monthly fee is only charged for the months the contract is active.

CREDIT FEES AND CHARGES			
The following credit fees and charges (which are not included in the Amount Financed) are, or may become, payable under, or in connection with, this Agreement. This Agreement allows the Creditor to vary these fees and charges. Administration costs and fees payable on full prepayment are disclosed under the Full Prepayment heading.			
\$45 loan variation	Third party correspondence - \$3.50 in each instance	\$15 issue of coupon book	Monthly Service Fee \$ _____
Refund overpayment - lesser of \$10 or account balance	Third party costs - \$10 administration charge	\$35 cancellation or insurance policy	

Early Settlement Fee

\$10.00 charged on early repayment of all *interest bearing* contracts. Interest Free contracts do not attract an early settlement fee.

FULL PREPAYMENT
If you pay the unpaid balance in full before the final payment is due (full prepayment), you may be required to pay a fee or charge to compensate the Creditor for any loss resulting from the full prepayment. The Creditor may have suffered a loss if the Creditor's current interest rate is lower than the interest rate applying to your original consumer credit contract. You may also have to pay FNL's administrative costs relating to the full prepayment. The amount you may have to pay to compensate the Creditor for the loss (early termination fee) is calculated using the formula prescribed in regulation 9 of the Credit Contracts and Consumer Finance Regulations 2004 plus the following administration costs and fees: \$10 processing charge at settlement.

Loss Recovery Charge

Loss Recovery is charged on accounts that settle early where the contracted interest rate is HIGHER than the rate at which Finance Now could re-lend the money. Interest Free accounts do not attract this charge. Combination interest free/interest bearing accounts will only be charged if the contract is settled during the interest bearing period.

FULL PREPAYMENT

If you pay the unpaid balance in full before the final payment is due (full prepayment), you may be required to pay a fee or charge to compensate the Creditor for any loss resulting from the full prepayment. The Creditor may have suffered a loss if the Creditor's current interest rate is lower than the interest rate applying to your original consumer credit contract. You may also have to pay FNL's administrative costs relating to the full prepayment. The amount you may have to pay to compensate the Creditor for the loss (Early Termination Fee) is calculated using the formula prescribed in regulation 9 of the Credit Contracts and Consumer Finance Regulations 2004 plus the following administration costs and fees: \$10 processing charge at settlement.

These are the main fees that affect your customers. Other fees may be charged as circumstances dictate. For a full list of fees please contact Finance Now.

Insurance

Finance Now offers Payment Protection to reduce the risk that customers are exposed to, giving them full peace of mind when it comes to protecting their assets / credit rating.

Payment Protection Insurance (PPI)

An insurance policy covering the customers repayments or balance (in some instances) when unforeseen circumstances occur and inhibit the customer from making their installments.

Chattel & Payment Protection (CPP)

Select retailers are able to offer a chattels cover, as well as the PPI. This covers the customers goods from accidental damage or theft. If your customer does not have contents insurance, it is highly recommended that they take this cover.

What does the insurance cover*?

Feature	Insured Event	Benefit
Death	In the event of the insured customer dying	Balance of the loan will be paid in full
Accident	An accidental injury that stops the insured from working	Repayments will be paid while the insured is off work
Illness	Any illness that stops the insured from working	Repayments will be paid while the insured is off work If the illness is terminal, the loan will be paid in full
Redundancy	If the insured is made redundant, involuntary, from full time employment	Repayments will be paid while the insured is off work to a maximum of 12 months
Chattels	Covers the goods from accidental damage or theft	Covers the cost of the goods** (less 15%, minimum of \$150, for excess) in the event of theft or total loss .
Bankruptcy	If the customer is involuntary declared bankrupt	Covers repayments for six months

*Excesses and exclusions are included in the policy. Please contact Finance Now for details.

**Some chattels that represent a greater risk are excluded from cover. Please contact Finance Now for details.

Please note: if the customer repays their contract early, the insurance premium will rebate according to how long the contract has run for.

Important Terms - 2

Premium

The cost of the chosen insurance for the term of the finance contract. This is added to the finance installments.

Southsure

Insurance company providing the insurance cover.

Protecta

Insurance company providing the insurance cover.

Exclusions

Events not covered by the insurance.

Chattels

Physical goods covered by the insurance.

Credit Criteria

How do we assess an application? The Three C's of Lending

1. **Capacity** – can the customer afford this?

The capacity of a customer to pay off their loan at the stated monthly repayments and still have enough left over at the end of the month to pay for food, clothing, power, water etc. – the necessities of life.

As a Financier we have a "duty of care" towards our customers not to over-commit them financially. Because of this, we may ask for a working partner or parent to be a joint applicant to support a loan.

We use the WINZ calculation for cost of living to help assess this.

Hot Tip

As a rule of thumb, if someone is earning less than \$1200 after tax per month, their chance of passing our capacity criteria will be marginal. This can be improved by including a co-borrower or guarantor on the application.

- *Ensure you include all regular sources of income for capacity calculation*
- *Only the customer's share of rent/mortgage needs to be included*
- *To convert a weekly income to monthly, just multiply the weekly amount by 4.33*

Credit Criteria

cont.

2. **Character** – what sort of person are we dealing with?

Age

Younger people have less experience in paying off debt and from a legal standpoint we won't do business with anyone under 18 years of age.

Stability

We will be looking at stability of residency, work history, recent credit history (ie: are they applying for credit everywhere?).

Assets

We will take into consideration home ownership, car ownership, etc.

Status

Work status (are they full-time, part-time, casual, self employed?). Do they have a Company car? Credit card?

Hot Tip

- *If someone is a casual worker, they will need to get a working parent or partner to be co-borrower.*
- *Part-time work is where the applicant works less than 30 hours per week in the stated job*
- *A young person (18 to 21 years old) who is applying for finance for the first time will probably require a Guarantor. So make sure you ask for this before placing their application.*

Credit Criteria

cont.

3. Credit History – How has the Customer performed in the past?

External Credit History

- We take great care not to take on board applicants with an adverse credit history, especially where credit history shows a default, judgement or collection report to a Finance Company or Bank.

History with Finance Now

- Has the customer had an account with us before? How was it conducted?

Note: Finance Now's scorecard is heavily weighted on the credit history of a customer(s).

Hot Tip

- *We will take a second look at a declined application (due to adverse credit) where it is indicated the default amount has been paid. Provided the adverse is not to a Finance Company or Bank.*
- *If the applicant has had history with FNL, always tick the "Existing Customer" box on your application form. If going on-line, always start the application process by loading the customer through our "search" function. It'll save you time and effort!*

Credit Scorecard

The information required to assess the 'Three C's' is built up from our Application Form.

Finance Now uses a "Scorecard" system for automated assessment. The information collected on the application form goes towards an overall score based on the 'Three C's' outlined on the previous pages.

We also assess other attributes such as previous Finance Now account history and credit bureau information - these all contribute to the final score. The credit bureau information comprises the majority of the total score.

All attributes will provide either a positive or a negative score which are totalled for a final score. The customer will need to meet our minimum score. If they don't, their application will be declined.

Your customer should answer every question on the application form. The more information provided, the higher the score, the more you are likely to get your application approved!

Hot Tip

- *Always check dates of birth and spelling of names. An error here will create a new file with Veda and your application will most likely be declined - because your customer has not been identified. You will then need to contact our "Credit Acceptance" team. They will ask for confirmation of residential address and income. You will save yourself a lot of time and effort if you do this simple check!*
- *A recent migrant will need to provide us with proof of residency and work permit and will probably be required to provide proof of residential address and income*
- *A copy of last months bank statement sent to their home address will help here, as this will show home address, income and out-goings.*

Note: It is essential to our credit process that we can verify the identity of the customer and that the information presented is true and accurate.

The following are acceptable forms of identification:

- Drivers License (Full, Restricted)
- Passport (if non-New Zealand a copy of the residence Visa or Work Permit is required)
- Firearms License (if customer is purchasing a firearm this is the only acceptable ID)
- Credit Card with card holder name and expiry date
- Military / Police / Prison Guard ID

So that the Retailer and Finance Now comply with the [Privacy Act](#), the customer must also sign to acknowledge the information that has been obtained and the purpose for which the information has been obtained (i.e. initial and on-going Credit Assessment).

Important Terms - 3

Default

A company registers an amount against a persons credit report that states they have an outstanding balance owing to them. This amount is overdue. Even if paid, the default will stay on the customers credit report for 5-7 years.

Guarantor

If the first and/or second borrowers are no longer able to repay the debt then the Guarantor becomes legally obliged to cover the repayments of the contract. A Guarantor will only be contacted if attempts to obtain repayments from the first and/or second borrowers fail.

Second Borrower

A person who goes onto the contract second (and is not a Guarantor) and is as equally responsible for the repayments on the contract as the first borrower. The second borrower is normally used if the primary applicant is in a relationship or has insufficient surplus to repay the contract on their own and can be contacted for payments immediately if the repayments fall into arrears.

Security / Secured Interest

The goods the customer purchases using Finance Now's credit facility are used against the Hire Purchase as a form of security until the contract is paid in full. Should the customers repayments fall into arrears and Finance Now become unable to collect the amount owing from the customer, Finance Now is entitled to take the goods back from the customer and on-sell them to help recover costs.

Glossary

AM (Area Manager)

The Finance Now representative who has been assigned to service individual stores based on their location throughout the country

Cash Price

The advertised / agreed dollar value that the retailer is selling their goods for

Customer

A person who goes into a retail store to purchase goods

Positive Rewards

An incentive program run by Finance Now to encourage retail sales-staff to use the Finance Now credit facility. Every approved application which is purchased that has a Positive Rewards number on it goes into the draw to win prizes. Also known as 'POS Rewards'

QIK

Internet online system that allows Retailers to submit finance applications online (24 hours a day) and receive an immediate decision for the application. Applications can be edited and contracts printed directly from QIK

Retailer Support

A department of Finance Now who are dedicated to servicing the needs of retailers via phone, fax and email. Retailer support is able to help with application outcomes, reviewing applications, payment of contracts, and other application enquiries

Originator Code / Number

Unique number assigned to each retailer that allows Finance Now to identify what applications have been submitted by each retailer. Also known as a 'Dealer Code' or 'Dealer Number'

Payment Method

The method that a customer will make the repayments back to Finance Now. The preferred option is for the Customer to pay by Direct Debit. We also accept Automatic Payment Forms and payment made by Telephone or Internet banking.

Retailer

A generic name used by Finance Now referring to a store that sell goods to customers and offers finance as a payment option. Also known as a 'Dealer'

Your Turn

Test your knowledge of Finance Now's products by answering the 15 questions below. If you're not sure of an answer, look back through this module to find out.

1. What does 'time at residential addresses' indicate?
Credit history
Nationality
Stability
Hair colour
2. What is the code for a standard Interest Bearing contract?
R100
B800
MX2
R150
3. Verifying a customers identification protects both Finance Now and the Retailer against:
Bad Debt
Theft
Measles
Fraud
4. What is "Capacity"?
How much debt the customer has
How much you had to eat
How much the customer can buy
How much can the customer afford to borrow after paying all commitments
5. "PPI" is:
Petrol Pump Inspector
Payment Protection Insurance
People Protection Insurance
Payment Process Insurance
6. What is the minimum age for finance?
18
21
25
20
7. In the event of death PPI will:
Pay for the funeral
Cover 1 month on the loan
Pay off all debts
Repay the loan in full

Your Turn

cont.

8. "Interest free" means:
- No interest cost for the customer
 - No cost for the customer
 - No fees for the customer
 - Nobody cares
9. A "Second borrower" is:
- A customer who buys two things
 - A guarantor
 - A co-borrower on one contract
 - Your mum or dad
10. Finance Now Retailer Support is available:
- 5 days per week
 - 7 days per week
 - 6 days per week
 - 3 days per week
11. What does "AM" stand for?
- Area Manager
 - Assistant Manager
 - Angry Mothers
 - Automatic Money
12. What is "Security"?
- Armed guards
 - Store alarms
 - A guarantor
 - A charge over the goods purchased
13. What is "POS Rewards"?
- A point of sale system
 - A manager who says positive things
 - An incentive program sponsored by Finance Now
 - A reward system sponsored by your manager
14. "QIK" is?
- Finance Now's online automated application/approval system
 - A point of sale invoice system
 - Finance Now's documents
 - A new cell phone
15. A recent migrant must:
- Know the NZ national anthem
 - Support the All Blacks
 - Provide valid identification only
 - Provide proof of residency

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