

PROCESS

Motor Vehicle Finance

Training Manual 1.1 202103

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Introduction

Welcome to the Motor Dealer Training Module – Process.

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, to be able 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 to, 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.

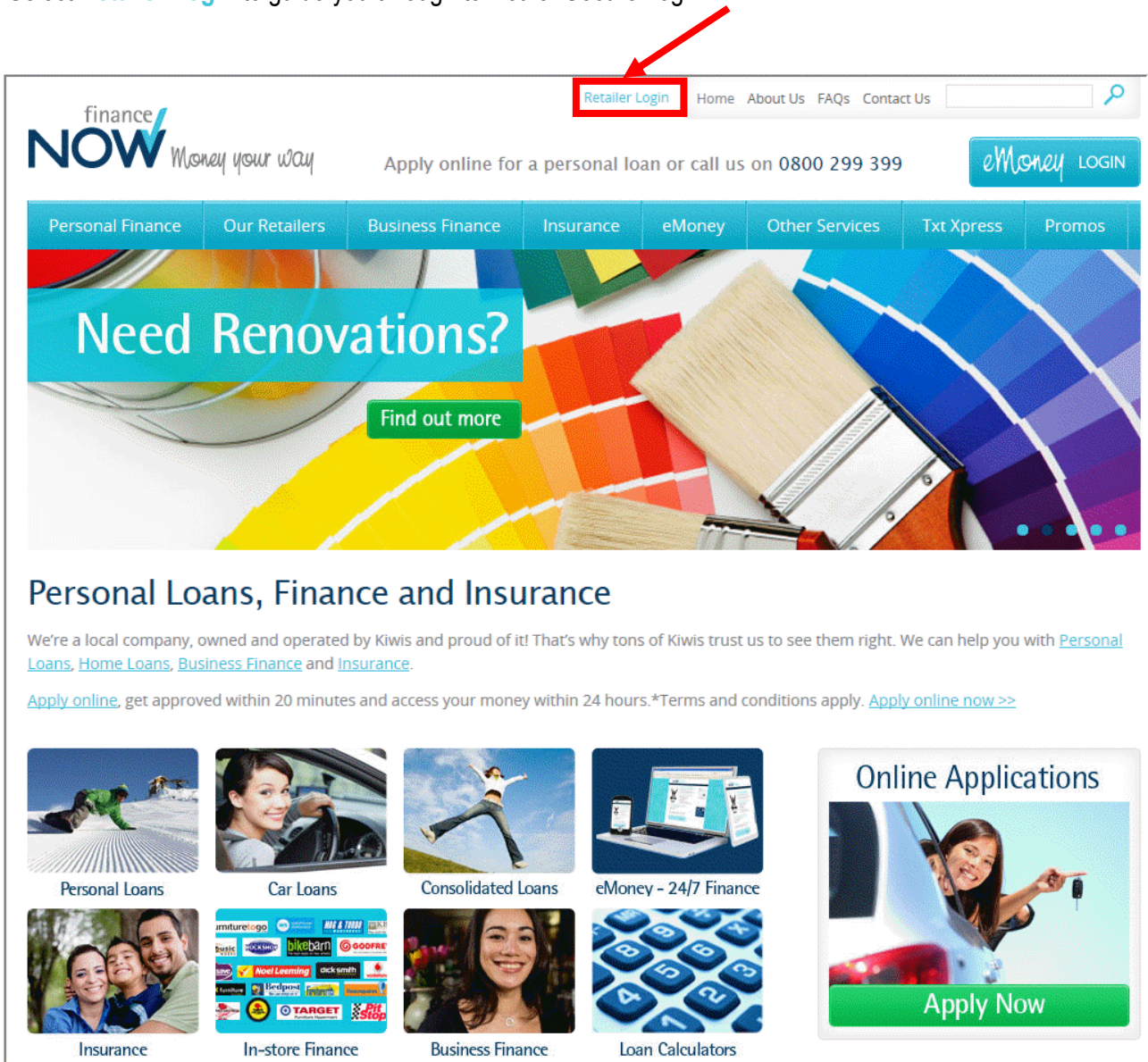
We trust you will find this a valuable tool.

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

Select **Retailer Login** to guide you through to Dealer Secure Login



The screenshot shows the Finance Now website homepage. At the top, the logo "finance NOW Money your way" is on the left. To its right is the text "Apply online for a personal loan or call us on 0800 299 399". Further right is a search bar and a "eMoney LOGIN" button. Below this is a navigation menu with links: "Personal Finance", "Our Retailers", "Business Finance", "Insurance", "eMoney", "Other Services", "Txt Xpress", and "Promos". A red arrow points to the "Retailer Login" link, which is highlighted with a red box. Below the navigation is a large banner with the text "Need Renovations?" and a "Find out more" button. Underneath the banner is the heading "Personal Loans, Finance and Insurance" followed by a paragraph of text and a link to "Apply online". At the bottom, there are eight tiles for different services: "Personal Loans", "Car Loans", "Consolidated Loans", "eMoney - 24/7 Finance", "Insurance", "In-store Finance", "Business Finance", and "Loan Calculators". A separate "Online Applications" tile with an "Apply Now" button is also present.

Logging On

Type in your **Username** and **Password** in the marked boxes – these will be supplied by Dealer sales staff.

QIK WANT IT NOW GET IT NOW

Secure Login

Please enter your username and password below.

Username

Password

Login

FNLFB01
retailer@financenow.co.nz

finance
NOW
Money your way

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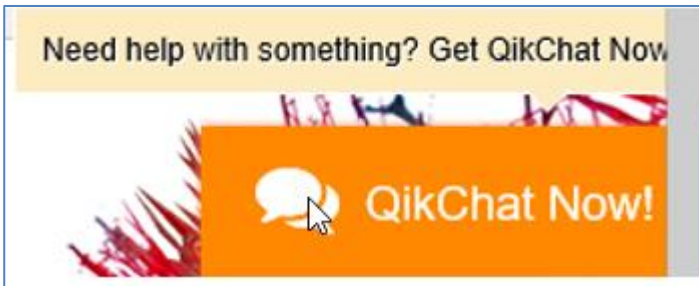
REMEMBER:

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



Qikchat is a service that enables dealers to contact Finance Now via the Qik portal, without the need to phone.

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 text area and up/down arrows. A blue "Continue" button is below the text area, 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.

3. Product type will remain as "Consumer Goods" by default
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.

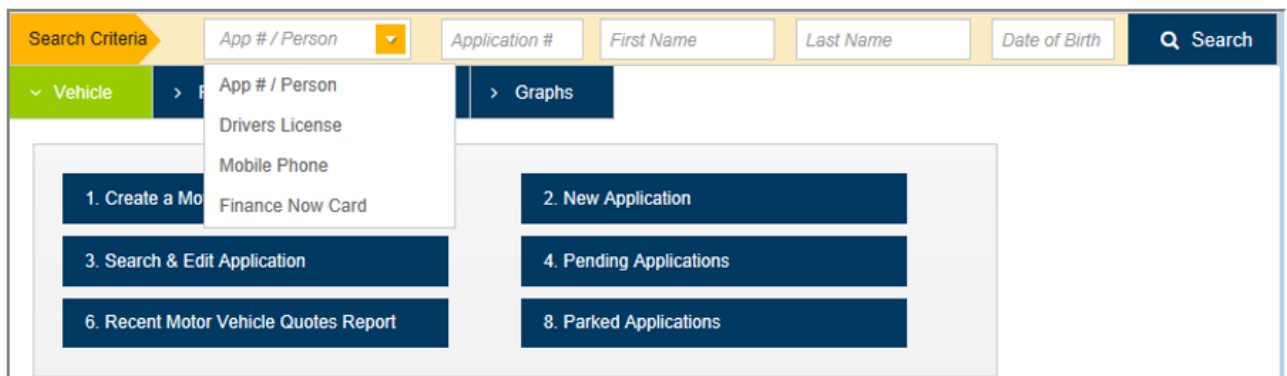
The screenshot shows the Qik Home Page interface. At the top left is the QIK logo with the tagline 'WHAT IT NOW GET IT NOW'. To the right is the '<dealer name>' placeholder and the 'finance NOW Money Your Way' logo. Below the header is a 'Broadcast Message' banner with a warning about login difficulties. A search criteria section includes a dropdown for 'App # / Person', input fields for 'Application #', 'First Name', 'Last Name', and 'Date of Birth', and a 'Search' button. A navigation menu bar highlights 'Vehicle' and includes options for 'Consumer', 'Business', 'Pre-Approval', 'Print Outs', 'Reports', and 'Graphs'. The main content area contains four buttons: '1. Create a Motor Vehicle Quote', '2. New Application', '6. Recent Motor Vehicle Quotes Report', and '8. Parked Applications'. A footer section contains copyright information for Finance Now Limited 2020 and a confidentiality notice.

1. The contents of this screen are as follows:

- a. The left side of the screen
 - i. Are direct links to support documentation and other useful information
 - ii. Click on the button for the item required
- b. Search Criteria
 - i. Locates the customers application or search for existing customers
 1. See next section as how to complete this search
- c. Menu bar
 - i. Vehicle
 1. Use to create quotes & applications
 2. Review applications submitted and current status
 3. Utilities
 4. Alternative customer search access
 5. Tax calculator
 6. Parked Applications
 - ii. Print outs
 1. Copies of policy documents
 - a. Protecta & SouthSure Insurance product policies
 - iii. Reports
 1. Ability to monitor your dealership applications
 2. Ability to monitor volume by sales person
 - iv. Graphs
 1. Show statistical reporting on applications

Search for an Existing Customer

You are able to locate existing customer's records and create an application by searching our data base.



1. Search the data base

- a. App # / Person search
 - i. Application # search
 - 1. Enter the application number
 - ii. Person search, the three fields below on the Qik home page
 - 1. First name
 - 2. Last name
 - 3. Date of Birth



- b. Drivers Licence search
 - i. Enter the driver licence number & date of birth



- c. Mobile Phone number search
 - i. Enter the driver licence number & date of birth



- d. Finance Now Card
 - i. The Finance Now card as ID is not available for motor vehicle loans
 - ii. See the ID section for the list of ID eligible for MV loans
- e. When completed entering the search criteria,
 - i. Click "Search" to locate the customer
 - ii. The following screen appears for you to confirm this is your customer

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. Duration: 240 months.
Residential Type:	Owner Mortgage \$230.00 per month.
Application Client Reference:	SMART250475
Contact Details:	Home Phone: 098484845 - Work Phone: 0800848484 - Mobile: 021848484 - Email: ricky@xtra.co.nz
Employment/Time:	Employer: Neverland Employed: Full Time as Executive / Director Duration: 240 months
Salary/Wage Monthly Take Home:	\$17,333.00
Next Of Kin 1:	Fullname: Burt Phone: 021878787
Next Of Kin 2:	Fullname: Ernie Phone: 021676767

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



- iii. Click the “Single Vehicle Loan Application” to create an application for this customer
 1. The customers data showing will auto populate, please ensure this data is updated where applicable with the customer

Loading the 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.

1. 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 \$	<input type="text"/>
Deferred Term	0	Total Number of Payments	<input type="text"/>
Interest Rate (%)	* 15.75	First Payment Due By	3/04/2020
Deposit	0	PPI Premium \$	0.00
Trade In Allowance	0	Payment Frequency	Monthly <input type="text"/>
Booking Fee	495	Total Interest Cost \$	0.00
Individual/Joint	Individual <input type="text"/>	Payment Protection Insurance	* <Pick One> <input type="text"/>
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

- a. Ensure the Salesperson's name is entered
 - i. This will be the contact person for FNL to contact should they require further information
- b. Complete fields as required
 - i. Any field with * marked next is a compulsory field
- c. Payment Protection Insurances
 - i. If FNL Payment Protection Insurance product is to be offered to the customer, you will need to select YES from the drop box titled Payment Protection Insurance
 - a. FNL will pay these premiums directly to the Insurance Company
 - b. The salesperson must provide the borrower / guarantor (as applicable) a

copy of the policy document after explaining the benefits where the customer selects this product.

c. Person must be in permanent employment to be eligible for this product

d. Other Insurances

- i. These fields are available for Insurance products arranged directly by the Dealership, enter the total amount in the respective product box
 - 1. These funds will be included in the proceeds paid to the dealership for forwarding to the respective insurer to establish the policy
 - 2. Ensure each borrower / guarantor is explained the benefits if these products to them and where the customer selects a product are given a copy of the policy document BEFORE they agree to the loan agreement

e. Select calculate

- i. The righthand fields populate with the quote details
- ii. Change the payment frequency to view weekly & fortnightly payments, as required

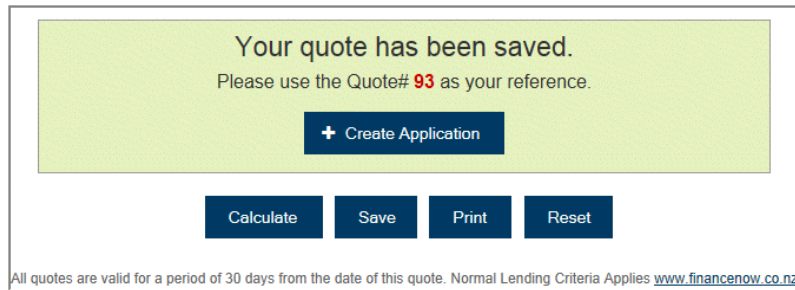
f. To be advised to the borrower

- i. Advise the payments are calculated on a monthly basis
- ii. Ensure all costs involved in the quote are advised to the borrower, these include:
 - 1. Total payable over the term
 - 2. Establishment fee
 - 3. Monthly service fee
 - 4. Annual Rate applicable
 - 5. Monthly payments
 - a. This maybe broken down by weekly or fortnightly as required by the borrower

▼ Dealer Details			
Dealer	Test Cars - Penrose	Address	58 Test Street, Penrose, Auckland 1060
Sales Person	test person x		
▼ Customer Details			
Date of Quote		Customer Name	* First Name 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 (%)	* 15.95	First Payment Due By	3/06/2018
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	* No
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		
<input type="button" value="Calculate"/> <input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Reset"/>			

g. Click Save

- i. To save the quote in the Recent Motor Vehicle Quotes report
 1. Accessed from the home page
- ii. To continue to create the application
 1. Click on the button that appears at the bottom of the screen when saved



2. Create Application Loan Details from the Quote

- a. All data entered in the Quote will populate in the application screen when Create Application is selected
 - i. The quote is able to be edited in the fields below as applicable, however the monthly payment amount is not displayed in the application form

3. Verbal Privacy policy Disclosure

The privacy laws in New Zealand updated on the 1 December 2020. The purpose of the Privacy Act 2020 is to promote and protect individual privacy and to give customers confidence that their personal information is properly safeguarded. It is important that before we collect a person information, they understand the purpose we need to collect it, how we store and use their information. Our Privacy Policy is now provided in a layered effect.

The Verbal Policy is displayed before you are able to create an application for a customer. You will be required to read this to the customer and complete the questions prior to continuing with the application.

The questions at the bottom are to ensure the applicant is eligible to proceed with the application.

- Where the applicant advises they are on a Work Visa, you will be required to provide a copy of the overseas passport, (photo and visa page) along with the digital visa if applicable and complete in the ID section.

They will also be required to provide a current valid driver license to ensure they are able to be fully insured as required on all Motor Vehicle loan.

The screenshot displays the 'Motor Vehicle Finance Application Form (New)' interface. At the top, there is a navigation bar with a back arrow, home icon, refresh icon, and a lock icon. The title 'Motor Vehicle Finance Application Form (New)' is centered, with the date 'Monday 08 March 2021 - 12:05' below it. The 'finance NOW Money Your Way' logo is in the top right corner. On the left, a sidebar lists various application components like 'Deferred Term', 'Payment Plan', 'Individual / Joint', 'Additions', 'Description', 'Payment Plan (PPI)', 'Guarantee (GAP)', 'Mechanical Insurance', 'Primary Applicant', 'Surname', 'First Name', 'Middle Name', 'Gender', 'Date of Birth', 'No. of Dependents', 'Marital Status', 'Current Address', 'Residential', 'Rent / Mortgage', and 'How long have you lived here'. The main content area is titled 'Verbal Privacy Policy Disclosure' with a checked checkbox. It contains several paragraphs of text explaining the privacy policy and asking for confirmation. A dropdown menu labeled '<Pick One>' is used for agreement. At the bottom, there are two columns of checkboxes for eligibility questions: 'Are over 18 years of age?', 'Are earning a regular income?', 'Are a NZ citizen or permanent resident or on a WorkVisa living in NZ?', and 'Agree to Finance Now conducting a credit check?'. 'Cancel' and 'Continue' buttons are at the bottom.

4. Enter Applicant Details

The following information assists us in obtaining the customer(s) credit history through a Credit Check. If any of the information is missing or incorrect the application maybe declined due to not being able to verify the customers' record on the Credit Check.

It is also very important to ask questions regarding the Number of Dependents. We need to ensure we are receiving all the personal information applicable to the applicant. Failure to provide full details may adversely impact a person's ability to repay and our responsible lending obligations.

Primary Applicant Personal Details	Joint Applicant Personal Details
Surname: Dean	Surname: []
First Name: James	First Name: []
Middle Name: []	Middle Name: []
Gender: Male	Gender: []
Date of Birth: [] (dd/mm/yyyy)	Date of Birth: []
No. of Dependents: 0	No. of Dependents: []
Marital Status: <Pick One>	Marital Status: []
Park Application <small>Once all the fields above are completed, you can park this application.</small>	

Where the application is to be in joint names, select Joint from the Individual / Joint drop box shown in the Loan Details section of the application form. This will activate the fields on the right side of the Application screen for the joint applicants details to be entered.

Where the borrowers live at the same address, complete the primary applicants Address Details, then click 'Yes' on "Is the Address the same" for the address to populate in the respective fields.

Combine the total cost of accommodation and enter in the primary applicant's section and where there are dependents, total them and add to the Primary applicant's profile.

Primary Applicant Personal Details	Joint Applicant Personal Details	Delete B2 Records	Swap Applicants
Surname: Dean	Surname: []		Guarantor <input type="checkbox"/>
First Name: James	First Name: []		
Middle Name: []	Middle Name: []		
Gender: Male	Gender: Male		
Date of Birth: [] (dd/mm/yyyy)	Date of Birth: []		
No. of Dependents: 0	No. of Dependents: []		
Marital Status: <Pick One>	Marital Status: []		
Park Application <small>Once all the fields above are completed, you can park this application.</small>			

5. Residential & Contacts

A customers' residential information helps us assess their stability & credit worthiness. Their monthly Rent / Mortgage payment helps us to assess 'affordability' (i.e. can they afford the finance). This expense may be entered as a weekly/fortnightly or monthly amount.

- a. To search for the applicant's address, click into the Address Finder field:
 - i. Start typing the address starting with the number
 - ii. A selection of NZ Post registered addresses appears matching the data entered
 - iii. Select as applicable and the following address fields will populate
 - iv. Where this is verified as a valid postal address a green tick appears

Current Address Is the Address the same? No

Start Typing Address Here... Start Typing Address Here...

- b. To view the address, click on **Current Address**
- i. This will open the address field & display the full address populated

<input type="button" value="+"/> Current Address <input type="button" value="Reset Address"/>	<input type="text" value="Q Address Finder"/> 44 Hunting Drive, <input type="button" value="x"/> <input type="button" value="✓"/>
<input type="button" value="v"/> Current Address Details	<input type="text" value="44 Huntington Drive, Greenhithe, Auckland 0632"/>
Residential Status	<input type="text" value="44 Huntington Drive, Bethlehem, Tauranga 3110"/>
Rent / Mortgage \$	<input type="text" value="44 Huntington Drive, Huntington, Hamilton 3210"/>
How long have you been there?	<input type="text" value="44 Barrington Drive, Huntington, Hamilton 3210"/>
<input type="button" value="v"/> Previous Address	<input type="text" value="44 Darjon Drive, Huntington, Hamilton 3210"/>
How long were you there?	<input type="text" value="44 Palliser Drive, Huntington, Hamilton 3210"/>
<input type="button" value="v"/> Contact Details	<input type="text" value="44 Parkside Drive, Huntington, Hamilton 3210"/>
Home Phone	<input type="text" value="44 Somerton Drive, Huntington, Hamilton 3210"/>
Work Phone	<input type="text" value="44 Wiltshire Drive, Huntington, Hamilton 3210"/>
Mobile	<input type="text" value="44 St James Drive, Huntington, Hamilton 3210"/>

<input type="text" value="Q Address Finder"/> 44 Huntington Drive, Huntington, Hamilton 3210 <input type="button" value="✓"/>
Unit No <input type="text" value=""/>
Street No (eg. 6 or 2A) <input type="text" value="44"/>
Street Name <input type="text" value="Huntington"/>
Street Type <input type="text" value="DRIVE"/>
Suburb / Rural Delivery (eg. Manurewa or RD2) <input type="text" value="Huntington"/>
Postcode <input type="text" value="3210"/>
City <input type="text" value="Hamilton"/>

- c. In some cases, the address may be a valid address, but not a valid postal address
- i. These will appear with a Red Cross next the address & a message appears at the bottom of the screen
- ii. These are generally rural addresses where the applicant has mail delivered to a postal box. Ensure you discuss the correct postal address to be used for these customers. There is a free type field on the next screen for additional lender notes

Current Address

44 Egmont Street, Kaponga 4679

Current Address Details

Sorry, we cannot verify this address has a Postal Delivery Point. Please check with the Primary Applicant how they receive mail via post. Please click 'Close' button to continue.

6. Current Address status & cost

Ensure you select the correct frequency to match the rent/mortgage amount entered. Where boarding or other, ensure you provide details in the additional information in the Dealer notes section.

Current Address Details

Residential Status

Rent / Mortgage \$ Weekly Fortnightly Monthly

How long have you been there? Years Months

7. Contact details

It is very important for the customer's contact number to be recorded at this time to enable effective management of the customer's account.

Each customer must have work and mobile contact points and email is recommended

- a. A landline phone number where applicable
 - i. The area code entered followed by the phone number. I.e: 098151234,
- b. Work numbers can include 0800... or land line numbers
- c. Mobile phone numbers are required— this allows the customer the opportunity to manage their account by Text
 - i. Enter in the format 0214526547
- d. An email is a valuable contact as all customers are busy and is a valuable way of communication. This will also enable the customer to register for e-Money.

Contact Details			
Home Phone	<input type="text"/>	Home Phone	<input type="text"/>
Work Phone	<input type="text"/>	Work Phone	<input type="text"/>
Mobile	<input type="text"/>	Mobile	<input type="text"/>
Email Address	<input type="text"/>	Email Address	<input type="text"/>

8. Employment Section

A customer's employment information helps us to assess their credit worthiness. Their income helps us assess 'affordability' (i.e. can they afford the finance). Please enter the actual amount received in their bank and select the frequency as applicable – weekly/fortnightly/monthly.

Where the applicant is a beneficiary or retired, the employer field, work phone and permanence fields become inactive – this information is not applicable for these customers.

- a. Click on the **Tax Calculator** button to convert gross income to net income. This also breaks the amount into weekly/fortnightly/monthly
- b. Income must be **after tax** (net, not gross)
 - i. To calculate monthly income:
 1. If paid weekly: multiply by 52 and then divide by 12
 2. If paid fortnightly: multiply by 26 and then divide by 12
 - ii. Use the tax calculator to convert gross income to net income

Current Employment	
Occupation Category	<input type="text" value="<Pick One>"/> <input type="button" value="v"/>
Permanence	<input type="text" value="<Pick One>"/> <input type="button" value="v"/>
Employer	<input type="text"/>
How long have you been there?	<input type="text"/> Years <input type="text"/> Months
Take Home Pay (after tax)	<input type="text"/> <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input checked="" type="radio"/> Monthly
	<input type="button" value="Tax Calculator"/>

9. Identification section

- a. Identification is critical.
 - i. Minimises identity fraud and privacy issues
 - ii. Is required to enable compliance to the Anti-Money Laundering & Countering the Financing of Terrorism Act
 - iii. The primary borrower must have a valid full or restricted driver licence to verify they are legally able to drive and meet insurance and the loan requirements
 - iv. Where the person is a resident on a Residents Visa or Working Visa, you will need to provide a copy the passport with these details prior to approval
- b. We request that the utmost care is taken when a customers' identity is verified as is required under our Intermediary Policy requirements.
- c. By selecting 'Yes' in the ID fields, means you have verified the person in the application is matching the person in the ID entered & that you have sighted the ORIGINAL ID entered.
- d. Where Driver Licence is selected as ID, a field for the version number of the driver licence appears for completion (3 digit #) must be entered to enable electronic validation of the Licence

Customer ID	
ID Type	Full Drivers Licence
ID Number	<input type="text"/>
Expiry Date	<input type="text"/> Licence Version (5b.) <input type="text"/>
NZ Resident	Yes
ID Verified by (Name)	Test Manual
Confirmed ID	No
Signature Matches	No

- e. Where the applicant is on a work visa or permanent resident,
 - i. Take note of the following details and provide in the dealer notes section.
 - i. Passport number
 - ii. Country of origin
 - iii. Visa Type – resident or work
 - ii. Copies of the above will need to be provided to Finance Now with the application for verification prior to approval

b. Acceptable forms of identification

- i. Driver's License
 1. Full New Zealand—where vehicle is being purchased full licences driver is required
 2. Restricted New Zealand
 3. Learners New Zealand – only if joint borrower, not primary applicant
- ii. Where the applicant has a valid overseas drivers' licence, you will be required to sight the original passport with a valid visa, work or residency. Copies of these documents will be required to provide to FNL for verification
 4. The driver's licence must be valid to ensure they are legally licenced to drive the vehicle being purchased, the Overseas passport is required to meet the FNL customer due diligence and AMLCFT legislation requirements.

Note: Make sure the identification provided is the original and matches both the customer in front of you and the signatures executed on the MV Application Validation Form and contract. This will need to be copied and forwarded with the contract for purchasing.

Click on Save & Continue to move to the next screen.

10. Motor Vehicle Securities & Liabilities screen

This screen summarises the customer's assets, liabilities and enables certain assets to be secured to the loan. The **REPORT** button is linked to FNL's Wheels report. This report links to LTSA for Motor Check, PPSR and obtains a vehicle value to complete automatic verification of the vehicle to be secured on the loan.

Motor Vehicle Securities & Liabilities - 1970789
Thursday 03 May 2018 - 18:01

finance NOW Money Your Way

Vehicle(s) being Purchased & Loan Securities

Motor Vehicles

*Note: To search Wheels Report, please enter below a Vin# or Rego but **NOT** both!*

Year	New	Make	Model	Series	Colour	VIN #	Rego	Kilometres	Purchase Price		
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	0	Report
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	0	Report

Other Vehicle Type (eg commercial, caravan, motorbike, trailer...)

Year	New	Make	Model & Description	VIN #	Rego	Purchase Price
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Assets: 0.00

Where the vehicle registration or VIN are known at the time of application you will need to run the Wheels report

- a. To run the report
 - i. Enter either the VIN or the registration number
 - ii. Click on the REPORT button

- iii. Select to 'Request Wheels Service'
 - i. This may take a few seconds, please wait

Wheels Report (#1970789)
VIN () / Plate Number (APY771)

Money Your Way

No VIN number returned or Wheels Data Report does not exist. Please check for the VIN/Plate Number and click the button below to request.

Request Wheels Data

- b. The Wheels report appears

Wheels Report (#1970789)
VIN (W0L0JBF68Y7051756) / Plate Number (APY771)

Money Your Way

File requested on Thursday 03 May 2018 - 18:06

Vehicle Details

Year	2000	Make	HOLDEN	Model	VECTRA	Sub Model	2.0L GL HBACK AUTO
Body	Hatchback	Plate No.	APY771	VIN	W0L0JBF68Y7051756	CC Rating	1,998
Mass	1,337	Colour	BLUE	Country of Origin	United Kingdom	Stolen	NO
Fuel Type	Petrol	Seats	5	Registration Status	Active	Registration Expiry	07/03/2010
ODO	184195	ODO Read Date	14/09/2009	ODO Source	Warrant of Fitness Inspection		
Last WOF	14/09/2009	Pass Last WOF	Yes	Last WOF Expiry	14/03/2010	Import Damage	NO
PPSR Status	13 Financial Interests found on the PPSR.	PPSR Code	FOUND	PPSR Search Date	03/05/2018	Number of Registered Interests	13

+ Financial Interests Secured Parties

+ Plate History

Current Registered Owner

Date Registered	Name	Address
12/11/2003	CHRISTOPHER JAMES KREYL	26 CECIL STREET, SAINT ANDREWS, HAMILTON, 3200

Summary

- ⚠ Vehicle Registration Expired.
- ⚠ Vehicle Warrant Of Fitness Expired.
- ⚠ Registered Party does not match Primary Applicant.
- ⚠ PPSR found.
- ⚠ Financial Interests recorded
- ⚠ There are no pricing details available for this vehicle.

Continue

- c. Any items in RED are required to be verified as a condition of approval
 - i. Make a note of these items or you are able to print this for reference later
 - ii. Click on the print icon in the top left corner

Action required for warnings

An error message will appear on the Application Outcome screen if the Wheels Report has not been run for a vehicle or where it contains items reported in the Summary section.

Where there are warnings reported in the Wheels Report, these will become a condition of purchase and expected to be updated or completed at the time of purchase. Eg

1. Expired warrant or registration – all vehicle must be current at time of purchase
2. Registered owner is to be the customer
3. PPSR security to a 3rd party is expected to be released at the time of purchase
 - a. Finance Now will be registering its own PPSR on the vehicle secured
 - b. Click “Continue” to return to the Security’s & Liabilities screen
 - i. The Data from the Wheels report will populate the vehicle fields for you
 - ii. The REPORT button changes to either green or amber when completed correctly
 - iii. Where REPORT does not return matching vehicle data it remains RED
 - c. Complete as detailed in step d of this section
 - d. You will be required to enter the purchase price of the goods

Motor Vehicles											
<i>Note: To search Wheels Report, please enter below a Vin# or Rego but NOT both!</i>											
Year	New	Make	Model	Series	Colour	VIN #	Rego	Kilometres	Purchase Price		
1991	<input type="checkbox"/>	BMW	320		GREY	WBACB22050FA02873	AWW277	116884	0		Report
1966	<input type="checkbox"/>	TRAILER	LOCAL		GREEN		121AQ		0		Report

- e. If vehicle details are unknown,
 - i. Enter year, make, model, purchase price and estimated KMs in the respective fields & continue
 1. You will be forced to enter actual data prior to generating the contract and will be a condition of any approval
 2. If commercial or other vehicle type
 - a. Complete fields under ‘Other Vehicle Type’

11.Assets

- a. Where the borrower is a homeowner, it is important to record the asset in this section, click on the blue house for the residential address to populate
- b. Complete the other fields as advised by the customer

Other Assets			
Real Estate	Description:	<input type="text"/>	Estimated Value: <input type="text" value="0"/>
<Pick One>	Description:	<input type="text"/>	Estimated Value: <input type="text" value="0"/>

12.Accommodation cost

- a. To enable our lenders to understand the applicant's liquidity value in their property, please complete mortgage provider & liability fields below

Accommodation Expense			
Residential Status	Amount (Monthly)	Mortgage Provider	Total Outstanding Mortgage
Owner Mortgage	230.00	<input type="text"/>	<input type="text" value="0"/>

13.Liabilities

- a. It is **important** to enter all the customer's liabilities as these will be verified during the application analysis.
- b. Providing a detailed list of liabilities and expenses is required to ensure that we meet our obligations under the Responsible lending Code.
 - i. Please include any debt to other financiers, credit card accounts, overdraft facilities and any regular expenses they must cover on a monthly basis.
 - ii. This will enable FNL assess their capacity and ability to repay the loan over the term without incurring any substantial hardship.
- c. FNL Lenders review the borrower's liabilities and match them to the Credit Reports run once this application is submitted for evaluation
 - i. Failure to include all liabilities may result in additional conditional requirements or the application being declined.

NB: Under responsible lending it is important to request details of all liabilities / expenses a borrower may have.

Liabilities - Other Debts					
Category	Provider	Current Limit	Payment	Frequency	
Credit Cards (Limit)	visa	1,500	150	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
<Pick One>		0.00	0	Monthly	
Total Liabilities:					1500

14.Dealer Notes

Where you are aware of any additional information to support or explain a position for the borrower, please record these in the Notes field at the bottom of this screen. This is a free type scrolling field to enable you add additional information that will assist our lenders when assessing the application.

- a. Click on Save & Continue to move to the next screen

▼ Dealer Notes

Date	Notes Archive
No Notes to Display	

Save & Continue

15.Application Summary Validation screen

This screen reports a summary of the applicant/s data just entered. Review this with the customer to ensure all data is correct.

←
🏠
↻
🖨
🔒

Motor Vehicle Finance Application Validation #4001021

Monday 07 December 2020 - 14:24

Previous
Conditions & Override

Loan Details:	Originator:	472178 2 Cheap Cars - Penrose	Applicant Type:	Joint	Loan for:	Motor Vehicle Finance
	Loan Amount:	Cash Price \$15,250.00 + Other Purchases \$0.00 - Deposit \$500.00 = Amount Financed \$14,750.00				
	Term:	24 month(s)	Rate:	15.95% P.A	Booking Fee:	\$495.00
Applicant:	Full Name:	James Dean	Date of Birth:	22/06/1965	Application Ref:	DEAN220685
Address:	Current:	27 Haycock AVENUE, Mount Roskill, Auckland. 144 months.				
	Home Type:	RE - Renting \$975.00 per month.				
Contact:	Home Phone:		Work Phone:		Mobile:	0274051023
	Email:	test@financenow.co.nz				
Employment:	Employer:	Disney,			Duration:	144 months
	Employed:	Full Time AS Professional	Monthly Income:\$	4,500.00	Previous Duration:	
Identification:	Number:	aa111119 Ver: 024	Type:	Full Drivers Licence		
	Expire Date:	1/01/2025	Verified By:	Test Person		
Joint Applicant:	Full Name:	Jenny Dean	Date of Birth:	22/06/1966		
Address:	Current:	27 Haycock AVENUE, Mount Roskill, Auckland. 144 months.				
Contact:	Home Phone:		Work Phone:		Mobile:	0274051022
	Email:	test@financenow.co.nz				
Employment:	Employer:	Self,			Duration:	120 months
	Employed:	Self Employed AS Homeduties	Monthly Income:\$	1.00	Previous Duration:	
Identification:	Number:	aa111112	Type:	Full Drivers Licence		
	Expire Date:	1/01/2025	Verified By:	Test Person		
Other Information:						
Capacity:	-\$225					
Assets/Securities:	Vehicle:	CMC380 Mazda : 3 : 2010 : Pink : Value: \$15,000: Value: \$0 [To Be Used As Security]				
Liabilities/Expenses:	Car Loan:	MTF : -\$1,500	Monthly:	-\$150.00		
	Credit Cards (Limit):	ASB Visa : -\$7,500	Monthly:	-\$350.00		
	Overdraft:	ASB : -\$2,500	Monthly:	-\$75.00		
	Personal Loan:	Latitude : -\$8,500	Monthly:	-\$350.00		

- a. If any information needs to be amended, the dealer is able to return to the previous pages by clicking on the 'Previous' button at the top of this page—no changes will be able to be completed once the application has been sent for evaluation by the dealer.

16. Privacy Declaration

The customer has previously accepted the verbal privacy policy. This screen provides the expanded Privacy Statement which gives the applicant further understanding on our Privacy Policy. A full copy of the Privacy Policy is available on the Finance Now web site, which can be seen by clicking on the link from this page. It is important they fully understand the implication of running a credit report and the use of the information obtained in the credit report. Print the form out and provide to the customer should they require a copy.

Privacy Statement
This is the Privacy Statement of Finance Now Limited (we, our or us). This Statement is a summary of our full Privacy Policy, which can be found here - www.finance-now.co.nz/helpful-info/understand-your-rights/privacy-policies

Why we collect personal information
You authorise us to collect personal information about you to enable us to communicate with you and provide or offer services to you, including assessing your application (and verifying your identity or other details), managing your account(s) and maintaining our credit records.

What personal information we collect and from where
The kind of information we collect from you includes your personal contact/identity details, your credit history, credit requirements and personal finances. We may also collect your personal information from, and share your personal information with, other organisations who assist us to interact/communicate with you. These include credit reporting and identification/verification agencies, other related entities (like SBS Bank and SBS Money), relevant retailers and other third parties. We may also use common internet technologies to collect data from our websites and emails.

Your rights
You do not have to provide your personal information to us but if you don't, we will not be able to assess your application. You are entitled at any time to request a copy of your personal information and correct that information if you think there are any errors. You can contact us on 0800 40 50 70 during business hours.

Acknowledgement
You acknowledge that:

- You have read and understood the information contained in this application form and declare that it is true and complete. You understand that FNL will rely on this information to determine whether or not to provide finance.
- Your personal information may be used to let you know more about our products and services, as described in our Privacy Policy.
- Where you have applied (in this application) for credit-related insurance, which is provided by a third party insurer. Where the insurance policy is terminated or you receive a payout under it, FNL is entitled to request that the Insurer pay any rebate of the premium or any proceeds of a payout directly to FNL and you authorise FNL to apply such rebate or proceeds towards the outstanding balance on your loan.

On completion the Dealer completes the acknowledgement section to verify they have explained, and the customer fully understands this declaration & they have sighted the Original ID provided by the applicant/s.

- Select 'Yes' from the ID verified drop box
- Discuss with the borrower if they would like to authorise the loan electronically
 - Select no, where they do not or are not eligible (see the next section)
- Click to submit the application

Applicant 1 Signature: _____ Applicant 2 Signature (if applicable): _____

Date: _____ Date: _____

2 Cheap Cars - Penrose Salesperson to complete this Section:

I Test Person confirm that I have personally sighted and verified the original identification and confirm they match the applicant/s.

I, Test Person, confirm that I have received verbal confirmation from the applicant to complete the Loan Agreement electronically.

By submitting this application you are acknowledging you have the applicant/s consent to complete the credit checks required. Failure to do so is a breach of the privacy legislation.

Set up for Electronic Authorisation of the Loan Documents

Finance Now are continuously looking at ways to enhance our systems to make using finance easy for you and your customers. Customers may choose to electronically authorise their loan without the physical loan document needing to be printed, signed and then sent to Finance Now, this reduces the amount of paperwork you need to handle and ensures the loan agreements are forwarded to Finance Now timely for payment.

- a. Who's eligible?
 - a. All individual applicants
 - b. This is not available for joint applications
- b. Customers must have a personal mobile phone and email address entered
 - a. It is imperative these are the customers personal contacts and not generic family points of contact
- c. Customers can still choose to sign the Loan Agreement as per current practice at loan origination

Where the customer meets the above and agrees to accept their disclosure electronically, select yes in the green drop box and click to Submit the Application

I, Test Person, confirm that I have received verbal confirmation from the applicant to complete the Loan Agreement electronically. Yes

- d. Once 'Yes' is selected
- e. The customer is sent a "4 digit text code" with the message below:
 - a. <mobile#> *You have agreed to Electronic Disclosure of your FNL App#<XXXXXXX>. Please give this code to your salesperson if you wish to proceed and agree to our Privacy Statement. <http://www.financenow.co.nz/pin> Txt Code: XXXX*
- f. The customer advises the salesperson the codes and they enter the customer's 4 digit text code in the field below, for the Submit application button to activate
- g. click 'Submit Application' to submit for assessment

Electronic Authorisation Disclosure

Monday 07 December 2020 - 14:52

Money Your Way

Please enter Customer TXT Code here:

By entering the customer's code, the customer is consenting to authorising the Loan Agreement electronically and to disclosure of all the Terms and Conditions of this Loan Agreement being the provided to them electronically.

Opt out of Electronic Authorisation


Please tick here where the Customer has decided to manually sign to authorise their loan.


Submit application

Application Outcomes

1. Application Outcome Screen


- a. The system has now evaluated the application and advises a decision on-screen
 - i. The screen will also show the Application Number and a summary of the application
- b. This form gives access to the following:
 - a. The customer/s Credit report
 - i. Please review this with the customer
 - ii. Type notes regarding the enquires for the last 12 months and if there are any adverse items reported
 - iii. Ensure you select 'Save & Close'
 - iv. Once saved the notes will be visible to Finance Now lenders.
 - i. Bank Statement request
 - ii. Add a second borrower
- c. All applications with a Conditional Approval outcome will require review by a Finance Now Lender.
- d. Where the customer has opted for Electronic Loan disclosure a banner appears

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


	Application Number	4001383
	Dated	Monday, 1 March 2021
	Primary Applicant Name	Rolls Royce
	Address	100 Dominion RD Mount Eden, Auckland
	Mobile Phone	0217774444
	Application For	Motor Vehicle Finance
	Originator	<inserts dealer name>
	Loan Value	\$12,000.00
	Personal Protection Insurance	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

2. 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.

v 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

- a. As it may be difficult to confirm employment details on the weekend the customer can assist by:
 1. 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
 2. Two consecutive computerised pay slip that is less than 1 month old
- b. Confirmation any warnings reported in the Wheels report have been updated
- c. 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.

3. Declined




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

	Application Number	4001024
	Dated	Monday, 7 December 2020
	Primary Applicant Name	Brad Pitt
	Address	114 Dominion RD Mount Eden, Auckland
	Mobile Phone	02741236321
	Application For	Motor Vehicle Finance
	Originator	<dealer name>
	Loan Value	\$14,750.00
	Personal Protection Insurance	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

[Add Second Borrower](#) [Request Income Verification](#)

[View Credit Report](#) [MV Application Summary](#)



- a. If an application is declined, you will be supplied one of the reasons below:
- i. **Adverse Credit:**
 - 1. The applicant has previous bad credit experiences resulting in defaults being lodged
 - 2. 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
 - ii. **Capacity:**
 - 1. It is the opinion of the Lender that the customer does not have capacity to repay the facility applied for
 - 2. In these cases, an income-earning second borrower (close relative) can be obtained in order to strengthen both the application and affordability
 - iii. **Credit Risk:**
 - 1. Based on the information provided, Lender does not believe that the applicant represents a strong enough credit risk to proceed with the application
 - 2. In these cases, a second borrower or guarantor may assist

4. 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.

5. 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	4001023
7/Dec/20 14:48	Jackson Bay	27 Linwood Auckland	Test Person	Waiting for Verification	4001022


- a. The status column tells you where the application is at
 - i. Waiting for verification
 1. FNL will be completing the credit risk assessment
 - ii. Not Loaded
 1. Where the application was terminated part way through
 2. You will need to contact FNL for an update
 - iii. Outcome Evaluated – Conditional
 1. FNL have complete the Risk assessment and have set conditions required prior to final approval
 2. These will appear on the Application Outcome screen in the blue print under the decision
 - iv. Outcome Evaluated – Approved
 1. 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 ie: 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.

Application Outcome **Referred**

 **Document(s) Requested**
04/05/2018: Applicant 1: Bank Statements (2 months)

1. 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.


Application Outcome **Conditional Approval**


Interest Bearing
Contract Purchase Limit*: \$4000
Loan amount of \$1,680.12 equates to 23 payments of \$86.94 monthly.
And a final payment of \$86.84 making a Total Payable of \$2,086.46.
*Contract Purchase Limit is available for this purchase only. Once this purchase is complete further purchases will require credit re-assessment.

 Protection Payment has opted for Electronic Authorisation of their Loan Agreement.

 Application Evaluated Successfully.

▼ Select next action for this application





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:

- a. Click the button – Add Second Borrower
 - i. This links to the standard application form with the second borrower's fields available
- b. The application form opens with the Privacy Policy screen
 - i. Each party to the loan must have the Privacy policy explained and be accepted by them prior to proceeding to collect their information
 - ii. Once completed and accepted, the application form appears
- c. **The Application Form appears with** the application set to 'Joint' selected & the right side for Borrower 2 will be available for data entry
 - i. Complete all fields for the second borrower


- ii. Ensure you sight the persons original ID prior to entering

Motor Vehicle Finance Application Form (# 4001022)
Monday 07 December 2020 - 17:25

Primary Applicant Personal Details

Surname: Bay
First Name: Jackson
Middle Name:
Gender: Male
Date of Birth: 22/06/1989 (dd/mm/yyyy)
No. of Dependents: 0
Marital Status: Married

Joint Applicant Personal Details

Surname: 
First Name:
Middle Name:
Gender: Male
Date of Birth:
No. of Dependents: 0
Marital Status: <Pick One>

Park Application Once all the fields above are completed, you can park this application.

Current Address Is the Address the same? No **Reset Address**

Address Finder Start Typing Address Here... **Address Finder** Start Typing Address Here...

Unit No:
Street No (eg. 6 or 2A): 27
Street Name: Linwood
Street Type: AVENUE
Suburb / Rural Delivery (eg. Manurewa or RD2): Mount Albert
Postcode: 1025
City: Auckland

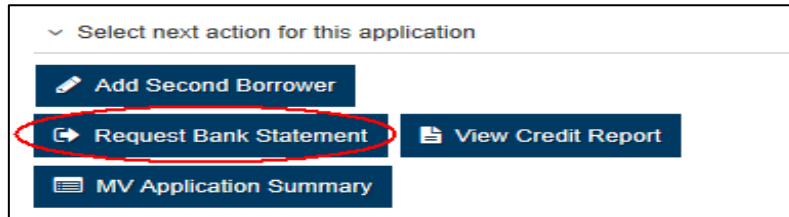
Unit No:
Street No:
Street Name:
Street Type: <Pick One>
Suburb:
Postcode:
City:

- d. An email will be sent to mvdealer@financenow.co.nz to trigger a review with the new information.

2. Requesting Bank Statements via Qik

Finance Now have teamed up with illions 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:

2. Click the button – Request Bank Statement
 - i. A new screen appears
 - ii. The fields are prepopulated with the customer's information from their application
3. Select the method of delivery as applicable for the applicant
 - i. Applicant E-Mail
 - ii. Applicant Mobile Phone
4. You can add an Additional Custom Message may be added (if required)


The screenshot shows a form titled 'Originator Bank Statement Request #1970789' with a timestamp 'Friday 04 May 2018 - 10:23'. The form is divided into 'Application Details' and 'Other Actions' sections.

Item	Details	Other Actions
Application Nr	1970789	Select one of the following options. Preview & Send Email Preview & Send Txt Msg
Applicant	Dean, James	
Outcome	APP	
Dealer Name	Test Cars - Penrose	
Operator E-Mail	lenora@financenow.co.nz	
Applicant E-Mail	<input type="text" value="robyn@financenow.co.nz"/>	
Applicant Mobile Phone	<input type="text" value="0215487547"/>	
Custom Message	<input type="text"/>	

Close Window

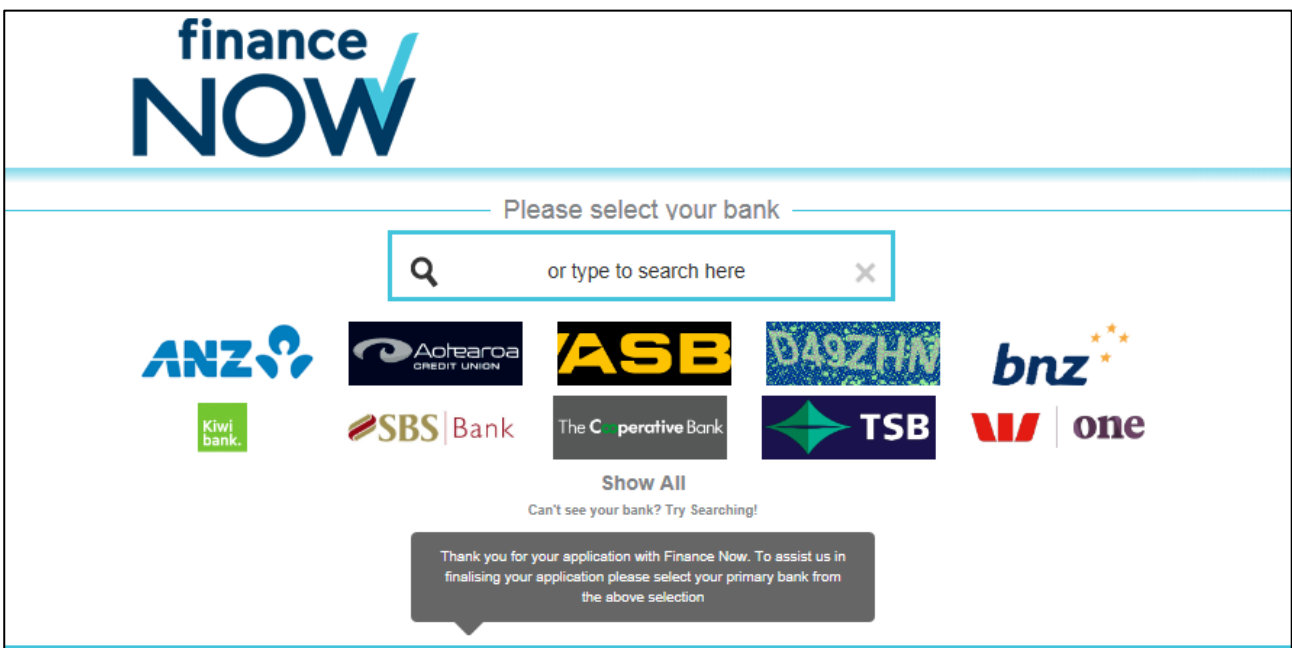
5. Click 'Preview & Send Email or Preview & Send Txt Msg' button before sending
 - i. A sample of the message appears for review – see samples below
 - ii. Select Send Txt message or Send Email as applicable
 1. The applicant will receive the message and be instructed to click on the link to completed the

Preview Txt Message
 Hi James, As agreed on ur app 1970789 plz click here <https://test.bankstatements.com.au/iframe/start/FNNC-1970789>. Questions ph 0800 68 33 25

Preview Email Message
 To: robyn@financenow.co.nz
 From: mvdealer@financenow.co.nz
 Hi James Dean,
 Thank you for your recent application number **1970789**.
 As agreed to finalise the approval of your application, we need to review 3 months of transactions from your recent bank statements.
 We have partnered with BankStatements.com.au to provide fast, secure automated retrieval of your bank statements. It typically takes less than 60 seconds. Rather than you having to print and scan and email / fax those statements to us.
 The service is a "read only", one time retrieval – it only happens with this authorisation for your application **1970789**.
 Here's the link to the bank statement retrieval: <https://test.bankstatements.com.au/iframe/start/FNNC-1970789>
 You will only ever be asked to complete this as part of our loan application process.
 If you have any concerns then please contact us immediately on **0800 68 33 25**.
 Best regards,
 **finance NOW Money Your Way**
 Finance Now Ltd
 Phone: 0800 68 33 25
www.financenow.co.nz

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.

6. The applicant selects their bank by clicking on the logo



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

finance NOW

Please enter your Bank of Statements online banking details

Username:

Password:

I agree to the [User Terms & Conditions](#) and [Privacy Policy](#)

Submit

This service is provided by BankStatements.com.au (ABN 89 166 277 845). Your log in details are never stored and they are secured with bank level 256 bit encryption. [See more about how this works.](#)

[« Back](#)

8. 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
9. The MV analysts are now able to complete their risk assessment and provide a decision
10. The customer is present with the following screen to confirm the session has been terminated

Success!

Great work! Bank statements for 2 accounts have been sent to
Finance Now Test

The secure session with your bank has been closed.

Start Again

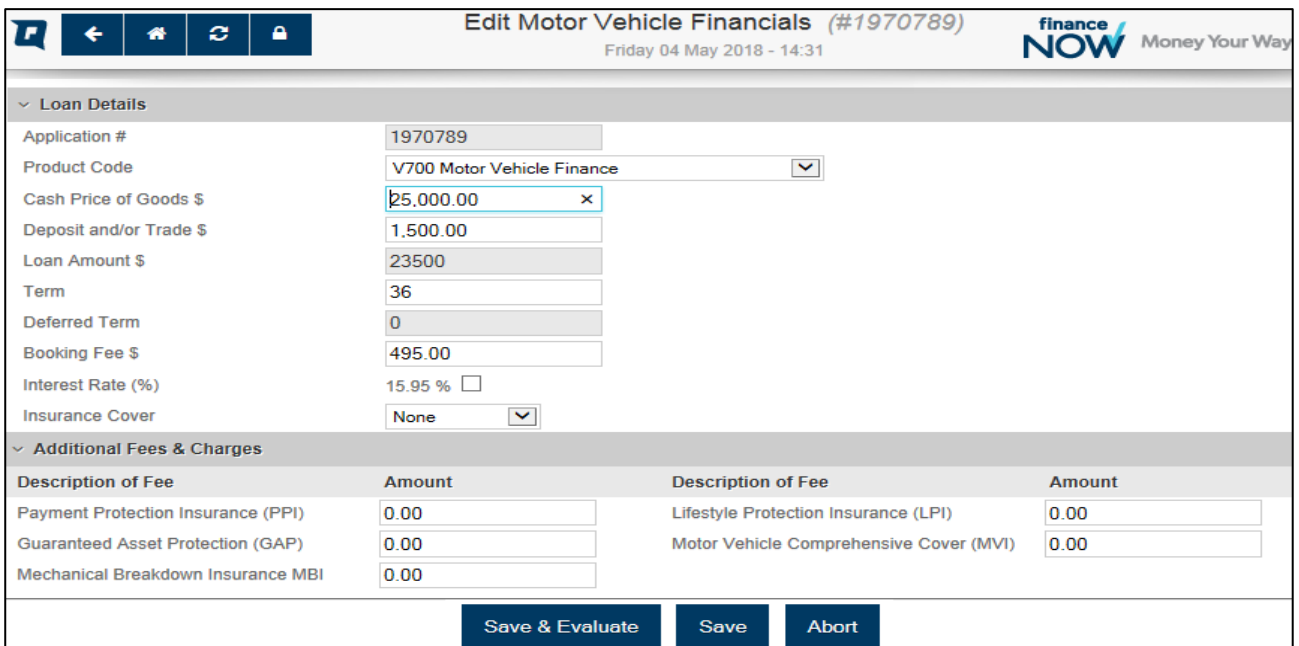
Contract generation

1. 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.



- a. The 'Edit' function is primarily used to:
 - i. Change purchase details where an error has been made
 - ii. Amend the value of the sale by amending the purchase or deposit amount



Edit Motor Vehicle Financials (#1970789) finance NOW Money Your Way
Friday 04 May 2018 - 14:31

▼ **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 % <input type="checkbox"/>
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**

- b. Click on Save & Evaluate button
 - i. To save changes and return to the updated Application Outcome Screen
 - ii. 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
- c. Click Abort
 - i. 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.

2. 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 Outcome (#4001022)
Monday 07 December 2020 - 17:35


finance NOW Money Your Way

	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 **next of kin, disbursement** 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.



3. Next of Kin details

The following details are requested after approval in order to speed the application process. This information is required for Finance Now to complete its final validation checks and it also is required to assist us in contacting the customer if required in the future. We will not contact the next of kin unless we are having difficulty contacting the customer by their details supplied.

Please note that the Next of Kin (NOK) names provided **must be relatives that DO NOT:**

- a. Live with the customer or
- b. Live together.

The phone numbers provided **may be landlines** or mobile numbers. There is a link to Telecom White Pages to assist the customer in locating the correct address and phone number.

4. 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.

- a. Finance Now Card
 - a. The primary borrower has the opportunity to receive an FNL Card that may be used as ID when looking to take out future loans with Finance Now. There are other benefits available to the customer, refer them to the FNL web site www.financenow.co.nz/fnlcards
 - b. The borrower has the opportunity to accept the ID Card or decline
 - i. For declines, remove the tick from his field

5. 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.

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.

- a. The dealer should have the applicant complete all these fields
 - i. Bank name, bank account number and account name
 - ii. Ensure the account name is the same as the applicant
- b. You will need to accept the terms disclosed and confirm bank detail with the customer prior to proceeding

- i. 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
- c. The bank details completed in the prior screen will populate in the Payment Option fields

▼ PLEASE READ & ACCEPT BELOW

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

6. 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.

- a. Where goods have been entered correctly, that is where there is a VIN and or registration number entered:
 - a. Simply continue to the bottom of the page & select Save & Continue
 - i. To generate the loan documents
 - b. In the event the VIN and or registration number were not entered previously
 - c. You will be required to enter these NOW,
 - a. 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

- d. To update vehicle details or run the Wheels if not run previously
 - i. Click in the Edit (Wheels) button
 - a. This takes you to the Securities & Liabilities screen
 1. 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
 2. If **REPORT** is red,
 - a. Vehicle enter registration number or VIN
 - b. 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	Report

- e. For Other Vehicles - complete the respective fields with the correct data for the goods sold to the applicant (both the following must be entered)
 - i. Registration &
 - ii. VIN/Chassis number
- f. NB: all other fields are inactive on this screen
 - i. Click Save & Continue from the Securities & Liabilities screen
 1. To return to the Payment Details screen
 - ii. 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
 - iii. Where no changes have been made you will be returned to the Payment screen
 - b. Click Save & **Continue** button
 - i. 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

1. Contract details to be disclosed to the customer:

a. Borrower(s) Details

- i. **Name and address of your customer**
- ii. Where there is a guarantor, ensure they are fully informed of their obligations under the agreement as if they were the primary borrower
- iii. If any borrower or guarantor have any concerns about their liabilities, recommend they seek legal advice.

b. Disbursement of Advances

- i. **Details who the funds are to be paid, reason for funds & amount paid**
- ii. Where insurance premiums are included, the customer must be given a copy of the Insurance policy prior to accepting and signing this loan

c. Credit Details

- i. **The amount borrowed, including any insurance and fees**
- ii. Where insurance premiums are included, the customer must be given a copy of the Insurance policy prior to accepting and sign this loan

d. Interest Details

- i. **The interest rate and amount of interest charged**
- ii. Method of charging the interest

e. Payment Details

- i. Details the loan monthly obligations for the term of the loan;
 1. Number of payments, amount due each month and the total payable over the full term of the loan
- ii. Payment Method
 1. This describes how the borrower has elected to make their payments
 2. They are able to make payment of the monthly amount
 - a. Weekly, fortnightly or monthly
 3. These will report all transactions for the period disclosed, starting six months from onboarding

f. Credit Fees & Charges

**SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT**

Application #: 4001423 - Dated: Monday, 8 March 2021 - Dealer: 472178 (V700)



004001423V3

REGISTRATION ON FINANCIAL SERVICE PROVIDERS REGISTER

Creditor Registration Name: Finance Now Limited

Registration Number: FSP42822

IMPORTANT – This Agreement is a consumer credit contract under the Credit Contracts and Consumer Finance Act 2003 (the "Act") and Finance Now Ltd ("FNL") is required to provide you with this disclosure statement (this "Disclosure Statement") under section 17 of the Act. This Disclosure Statement sets out the key information about your consumer credit contract. This Loan Agreement & Disclosure Statement together with the Terms and Conditions (this "Agreement") form your credit contract with FNL. You should read it thoroughly.

If you do not understand anything in this Agreement, you should seek independent advice. You should keep this Agreement in a safe place. The Disclosure Statement should be provided to you before this Agreement is entered into. The law gives you a limited right to cancel this Agreement (see page 2 for further details). **Note that strict time limits apply.**

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 licenced.

BORROWER

Name: Rolls Silver Royce
Address: 100 Dominion RD Mount Eden Auckland
Email: test@financenow.co.nz

DISBURSEMENT OF ADVANCES

To	Address/Details	Reference	Amount
<inserts dealer name>		Net Vehicle Advance	\$ 12,000.00
Total Advances. This is the total amount of all advances made or to be made to you.			\$ 12,000.00

CREDIT DETAILS

	Amount	Annual Interest Rate	Total Interest Charges
Advance Requested	\$ 12,000.00	15.95% p.a. fixed for the whole term of the Agreement being 36 months.	This is the total amount of the interest charges payable under this Agreement \$3,308.24.
+ Payment Protection Insurance-(None)-(PROM)	\$ 0.00		
+ Establishment Fee	\$ 495.00		
<i>(May include a third party establishment fee charged by the Dealer)</i>			
- Cash Deposit or Trade	\$ 0.00		
Initial unpaid balance ("Amount Financed"). This is the amount you owe as at the date of this statement (including any fees charged by FNL).	\$ 12,495.00	Method of charging interest - Interest charges are calculated by multiplying the unpaid balance at the end of the day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365. Interest is charged to your account monthly.	

PAYMENTS - You are required to make each payment of the amount specified and by the time specified (we note that the first and last payment dates may vary prior to commencement and changes will be notified to you).

Timing of Payments	Number of Payments	Amount of Each Payment	Total Amount of Payments	Method of Payment
Frequency Monthly	36	\$441.48		Internet Banking
First Payment 8/04/2021	Term of Loan	Final Payment	\$15,893.24	Elected to Pay
Last Payment 8/03/2024	36 Months	\$441.44		Monthly

Payments can be made by direct bank to FNL's bank account at Westpac, account number: 03-0931-0358991-00.

CREDIT FEES and CHARGES

The following credit fees and charges (which, unless stated above, are not included in the Amount Financed) are, or may become, payable under, or in connection with, this Agreement. FNL may vary these fees and charges. Administration costs and fees payable on full prepayment are disclosed under the Full Prepayment heading.

\$3.50 Third party correspondence & statement requests	\$95 loan variation	Refund overpayment - lesser of \$10 or account balance
Third party costs - \$10 administration charge	Monthly Service Fee - \$2.50	Third party establishment fee up to \$395

ACKNOWLEDGEMENTS

- I/We have received, read and understood a copy of this Loan Agreement & Disclosure Statement, together with the Terms and Conditions and acknowledge that it constitutes disclosure as required by the Act and that a copy of these documents may also be sent to us/me electronically where my email address has been provided in my application.
- I/We acknowledge that FNL may receive and pay commissions to and from various suppliers of services, brokers, insurers and other persons as a result of this Agreement including the retailer of any goods/property purchased with the advances made by FNL under this Agreement.
- I/We acknowledge that the Amount Financed is to be used wholly or predominantly for personal, domestic and/or household purposes only and not for investment purposes.
- Should I/we have purchased consumer credit insurance then I/we agree that the Application For Finance, together with this Agreement and the insurer's standard policy terms and conditions which have been delivered to me/us, form the policy between me/us and the insurer.
- I/We consent to receiving continuing disclosure statements by electronic means.

BORROWER

Signed by Borrower - Rolls Silver Royce

**PLEASE ENSURE THE BORROWER RECEIVES A SIGNED COPY,
FNL TO RECEIVE A SIGNED COPY/ORIGINAL BEFORE THE LOAN IS ENTERED INTO**

2. 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.

- a. **Security – full details of these are displayed on Page three of the loan agreement**
- b. What could happen if you fail to meet your commitments
- c. **Disclosure of Fees & other obligations**
 - a. **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.**
 - b. **FNL contact details**
- d. **Continuing Disclosure**
 - a. All Loan Agreements will be issued six monthly statements, in compliance to the CCCFA
- e. Full Prepayment
 - a. Explains the borrower’s obligations in the event of early repayment
- f. Right to Cancel
 - a. 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
 - b. It is important they know any funds paid from this loan for goods purchased must be repaid to Finance Now.
- g. What to do if you suffer unforeseen hardship
 - a. 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
- h. Disputes Resolution
 - a. The disputes resolution scheme FNL belong to in the event the borrower requires their assistance
- i. Finance Now contact details

**SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT**

Application #: 4001423 - Dated: Monday, 8 March 2021 - Dealer: 472178 (V700)



004001423V3

SECURITY - If any property is listed below, then this is a Secured Loan Agreement

Please refer to and acknowledge the Security section on Page 3 of this Agreement before signing.

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS

Security Interest - If any property is listed under the heading "Security", then FNL has (or will have) a security interest in the listed property to secure performance of your obligations under this Agreement and the payment of all money under this Agreement and under any other agreement with FNL which you may have now or in the future (the "Outstanding Monies"). The obligations and Outstanding Monies are also secured by any other security interests over other property ("Other Property") granted by you to FNL. You agree that you will not grant a security interest in any property or land listed under the heading "Security", to any other person without our written consent. If you fail to meet your commitments under this Agreement, then to the extent of any security interests, FNL may be entitled to repossess and sell the listed property and/or Other Property. If this occurs and there are insufficient sale proceeds to meet all Outstanding Monies, you will remain liable to FNL for the shortfall.

Default Interest Charges and Default Fees - In the event of a default in payment and while the default continues you must pay the default interest charges. Default interest is payable in accordance with clause 22 in the supplied Terms and Conditions at the greater rate of F + 5% per annum and 28% per annum where "F" = the Annual Interest Rate shown above. In the event of a breach of this Agreement or on the enforcement of the Agreement, the default fees specified below are also payable. FNL may vary these fees and charges.

\$10 dishonour payment	Broken arrangement - \$15 in each instance	Written correspondence - \$10 in each case
------------------------	--	--

CONTINUING DISCLOSURE

FNL is required to provide you with regular statements. The statements will give you information about your account. Statements will be provided 6 monthly by way of post or email.

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 (Early Termination Fee) to compensate FNL for any loss resulting from the full prepayment. FNL may have suffered a loss if FNL's current interest rate is lower than the interest rate applying to this Agreement. The amount of the Early Termination Fee is calculated using the formula prescribed in regulation 9 of the Credit Contracts and Consumer Finance Regulations 2004. You may also have to pay FNL's administrative costs relating to the full prepayment (being a \$10 processing charge at settlement).

RIGHT TO CANCEL

You are entitled to cancel this Agreement by giving notice to FNL.

Time limits for cancellation

You must give notice that you intend to cancel this Agreement:

- within 5 working days of the statement date on the front of this document if this Disclosure Statement is given to you in person;
- within 7 working days of the date the Disclosure Statement is sent if this Disclosure Statement is sent by email or otherwise provided electronically; or
- within 9 working days of the date of posting if this Disclosure Statement is posted to you.

Saturdays, Sundays and national public holidays are not counted as working days.

How to cancel

To cancel, you must give to FNL written notice that you intend to cancel the Agreement by-

- giving notice to FNL or an employee or agent of FNL; or
- posting the notice to FNL; or
- emailing the notice to FNL's email address (specified at the top of this Disclosure Statement); or
- sending the notice to FNL's fax number (specified at the top of this Disclosure Statement).

You must also, within the same time, return to FNL any advance received by you under the Agreement (including any advance made directly to a retailer at your direction).

What you may have to pay if you cancel?

If you cancel the Agreement, FNL can charge you the amount of any reasonable expenses FNL had to pay in connection with the Agreement and its cancellation (including legal fees and fees for credit reports, etc). If you cancel the Agreement, FNL can also charge you interest for the period from the day you received the advance until the day you repay the advance.

WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP

If you are unable reasonably to keep up your payments or other obligations because of illness, injury, loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to FNL for a hardship variation.

To apply for a hardship variation, you need to:

- Make an application in writing; and
- Explain your reason(s) for the application; and
- Request one of the following:
 - an extension of the term of the Agreement (which will reduce the amount of each payment due under the Agreement); or
 - a postponement of the dates on which payments are due under the Agreement (specify the period for which you want this to apply); or
 - both of the above; and
- Give the application to FNL.

Do this as soon as possible. If you leave it for too long, FNL may not have to consider your application.

DISPUTE RESOLUTIONIf you are unhappy with the outcome of an experience with Finance Now, we want to know about it. The best way to get in touch with FNL is by calling on phone: 0800 40 50 70 or email: customer@financenow.co.nz. If for any reason we have been unable to reach a resolution you can ask for independent help from the Banking Ombudsman. FNL is a member of the Banking Ombudsman dispute resolution scheme. This is a free and independent dispute resolution service to help you to resolve any disagreement you have with us. For more information about this service, visit <http://www.bankomb.org.nz>. Contact details are Phone: 0800 805 950 Postal address: Freepost 218002, PO Box 25327, Featherston Street, Wellington 6148.**CONTACT DETAILS OF THE CREDITOR**

Name:	Finance Now Limited (the "Creditor" or "FNL")	Phone:	0800 40 50 70
Physical Address:	81 Yarrow Street, Invercargill 9810	Fax:	0508 329 689
Postal Address:	PO Box 1204, Invercargill	Email:	customer@financenow.co.nz

You may send notices to us or make any enquiries to us by calling us, sending us an email or writing to us (contact details provided above).

Borrowers Signature _____
(Please sign pages 1, 2 & 3)

Page 2 of 3

3. 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.

**SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT**

Application #: 4001423 - Dated: Monday, 8 March 2021 - Dealer: 472178 (V700)



004001423V5

SECURITY - If any property is listed below, then this is a Secured Loan Agreement

Vehicle	Year	New/Used	Chassis/VIN No	Colour / Rego
mazda 6	2010	Used	askjdhfak12323131	PINK / FL5AAFM

Borrowers Signature _____
(Please sign pages 1, 2 & 3)

Page 3 of 3

3. Signing the Contract - manually

Each borrower (and guarantor if applicable) 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.

- a. Page 1 signing appears at the middle of bottom under the acknowledgements
- b. Page 2 signing is to the right at the bottom of the page
- c. 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

- d. There is no requirement to sign as witness to the Loan Agreement
- e. However, you should sign the Application Validation form to confirm you have sighted each borrower's original ID document, except where the customer has used their FNL Card as ID

Page 1 -	
ACKNOWLEDGEMENTS	
a. I/We have received, read and understood a copy of this Loan Agreement & Disclosure Statement, together with the Terms and Conditions and acknowledge that it constitutes disclosure as required by the Act and that a copy of these documents may also be sent to us/me electronically where my email address has been provided in my application. b. I/We acknowledge that FNL may receive and pay commissions to and from various suppliers of services, brokers, insurers and other persons as a result of this Agreement including the retailer of any goods/property purchased with the advances made by FNL under this Agreement. c. I/We acknowledge that the Amount Financed is to be used wholly or predominantly for personal, domestic and/or household purposes only and not for investment purposes. d. Should I/we have purchased consumer credit insurance then I/we agree that the Application For Finance, together with this Agreement and the insurer's standard policy terms and conditions which have been delivered to me/us, form the policy between me/us and the insurer. e. I/We consent to receiving continuing disclosure statements by electronic means.	
BORROWER	
Signed by Borrower - Tallynam James Banker	
PLEASE ENSURE THE BORROWER RECEIVES A SIGNED COPY, FNL TO RECEIVE A SIGNED COPY/ORIGINAL BEFORE THE LOAN IS ENTERED INTO	
Page 2	Page 3 – secured goods included
Borrowers Signature _____ <i>(Please sign pages 1, 2 & 3)</i>	Borrowers Signature _____ <i>(Please sign pages 1, 2 & 3)</i>
Page 2 of 3	Page 3 of 3

4. Electronic Disclosure and Loan Authorisation

Where the applicant opted for electronic disclosure and authorisation complete as above to disclose the loan as it appears on the screen with the borrower. **It is very important** that you complete the financial loan disclosure and the additional terms and that they are provided a copy of the document to review.

The applicant has been emailed a copy of the loan at the same time the PDF version is generated and appears on the screen for disclosure.

To:
Subject: Your Finance Now application with (#4001008)

Importance: High

Hi Process,

Please find attached a copy of your Secured Loan Agreement for goods being purchased through

Shortly, you will receive a text message with a Text Code. Once you have reviewed the loan agreement, please provide the Text Code to confirm that you have read, understood and accept the Loan Agreement, to complete the electronic authorisation of your Loan Agreement.

Please keep these documents for future reference. If you have any questions regarding this loan, please contact us on (0508) 868 868 and quote reference 4001008.

Kind regards,
Retailer Support.

The applicant will also have been sent a text code which is to be used to complete the electronic authorisation of the loan after disclosure has been completed. After disclosure is completed, close the PDF Loan Agreement for the electronic disclosure and authorisation screen to appear.

Electronic Disclosure & Loan Authorisation Confirmation
Test Cars - Penrose - Friday 04 May 2018 - 15:14

The random code sent to client's mobile phone: 8338

You must complete this page by accepting for Electronic Authorisation.
If you exit without completing this page correctly, this application will require the applicant to manually sign the documents.

Loan Agreement Authorisation Confirmation

Please enter Customer TXT Code here:

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 the Test Cars - Penrose for the goods they selected to purchase and that Test Cars - Penrose will provide them with their goods.

Goods Delivery

Goods Delivered Today:

Goods Delivery Date:

To send additional documents (eg. Invoice etc.) to Finance Now, please click on the 'Send By Email' button below. Please ensure your email system is open before selecting this option.


Opt out of Electronic Authorisation

Please tick here where the Customer has decided to manually sign to authorise their Secured Loan Agreement .


To complete the authorisation:

- a. Ensure the acknowledgements recorded on this screen are discussed with the applicant
- b. Where goods are not due to be taken by the applicant at the time of acceptance
 - i. Ensure the delivery date is noted accordingly
 - ii. This will mean the loan will not be emailed to mvpurchasing@financenow.co.nz for payment
 - iii. These will be recorded in the tracking report and be required to be updated on actual

- delivery of goods
- c. Where the applicant is ready to authorise the loan, ask them for the text code they received
 - i. Enter in the TXT code field
 - d. Update the delivery as applicable
 - e. If additional documents are to be included, use the send by Email option
 - i. This can be used to email the VOSA and Insurance confirmation documents as applicable
 - f. The Continue button will not active ate until all the above fields have been completed correctly
 - i. When green, click to complete process
 - ii. A copy of the completed loan will be emailed as follows:
 - i. To the customer with the Direct debit confirmation, where applicable
 - ii. To Finance Now with a copy of the loan and direct debit confirmation where applicable



Application Complete! (#: 4001423)
<inserts dealer name> - Monday 08 March 2021 - 16:09

 **The Application has been completed successfully.**

Contract has been sent to Finance Now for Purchasing
Contract has been sent to Customers Email Address

The following items must be completed and returned to Finance Now prior to payment being made for the contract. (Where Applicable)

1. Signed Bank Authority – Direct Debit – Where applicable.
2. Signed copy of Invoice – Where applicable. Note: Invoice Number must appear on Contract.

You must also have given the Applicant:

1. A copy of the Privacy Acknowledgement – if requested
2. A Payment Protection Policy Booklet – if included

What happens next?

1. FNL - Testing Server will load the customer's contract into our system
2. The system will generate a Welcome to FNL - Testing Server letter that will be sent to the client re-outlining the details of their contract
3. FNL - Testing Server will lodge where applicable the customer(s) Bank Authority.

Any amounts overdue FNL - Testing Server will contact the customer directly to discuss.

[Return to Homepage](#)

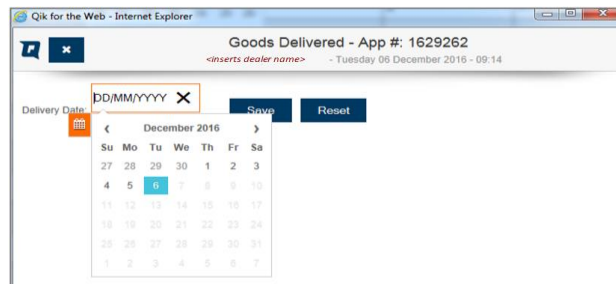
Goods Delivered Administration

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.

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




- c. This triggers an email to be sent to Finance Now mvpurchasing@financenow.co.nz
- d. On receipt, this loan will be purchased, and proceeds paid to your funding account
- e. The Application status is updated to Delivered in the Goods Delivered Administration report
 - i. 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
- f. Supporting documents required (if applicable):
 - i. 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
 - ii. Vehicle Offer & Sale Agreement (VOSA)
- g. Please ensure this is completed in full and ensure it is signed by the customer
- h. Forward the VOSA and direct debit with contract checklist to mvpurchasing@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



Sample Documents

Motor Vehicle Purchasing Checklist

	Application #: <table border="1"><tr><td>4</td><td>0</td><td>0</td><td>1</td><td>4</td><td>2</td><td>3</td></tr></table>	4	0	0	1	4	2	3
4	0	0	1	4	2	3		

MOTOR VEHICLE - PURCHASING CHECKLIST			
Dealer Number:	<u>FNL472178</u>		
Borrower Name:	<u>Rolls Royce</u>		
Electronically Authorised? Yes / No (circle one)	Total Pages: <table border="1"><tr><td> </td><td> </td></tr></table> (including this one)		
<input type="checkbox"/> 1. Purchasing Checklist			
* <input type="checkbox"/> 2. Secured/Unsecured Loan Agreement (Borrower/Guarantor to sign ALL pages)			
* <input type="checkbox"/> 3. Application			
<input type="checkbox"/> 4. Vehicle Offer & Sale Agreement (VOSA) (Must be signed by Borrower)			
<input type="checkbox"/> 5. Direct Debit Authority (if applicable)			
<input type="checkbox"/> 6. Proof of Income (Bank Statement)			
* Not required for Electronic Authorisation			
Send to Finance Now: (in this order & the same way up) EMAIL to: mvpurchasing@financenow.co.nz or FAX to: 0800 MVCASH (682274)			
Send this purchasing checklist together with the documents listed above to Finance Now. Keep the original documents until Finance Now confirms that the loan has been purchased. Finance Now will notify you of any sendback issues as soon as possible.			
Dealer check list (compulsory, all fields must be completed):			
<input type="checkbox"/> Original Agreement signed by each Borrower & Guarantor in the presence of an employee of the Dealership	<input type="checkbox"/> VOSA signed and dated by each Borrower & Guarantor		
<input type="checkbox"/> Terms & Conditions Booklet provided to each Borrower & Guarantor	<input type="checkbox"/> Each Borrower & Guarantor original identification sighted and witnessed by staff member		
<input type="checkbox"/> Original application form signed by each Borrower & Guarantor	<input type="checkbox"/> Each Borrower & Guarantor given a copy of the Insurance Booklet (where applicable)		
<input type="checkbox"/> Original Direct Debit Authority signed and dated by the Borrower or Account Holder (if applicable)	<input type="checkbox"/> Copy of Agreement provided to each Borrower & Guarantor		
<input type="checkbox"/> Dealership has confirmed that the vehicle is insured			
Salesperson: _____			

	SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT Application #: 4001423 - Dated: Monday, 8 March 2021 - Dealer: 472178 (V700)	 004001423V3
REGISTRATION ON FINANCIAL SERVICE PROVIDERS REGISTER		
Creditor Registration Name: Finance Now Limited		Registration Number: FSP42822
<p>IMPORTANT – This Agreement is a consumer credit contract under the Credit Contracts and Consumer Finance Act 2003 (the "Act") and Finance Now Ltd ("FNL") is required to provide you with this disclosure statement (this "Disclosure Statement") under section 17 of the Act. This Disclosure Statement sets out the key information about your consumer credit contract. This Loan Agreement & Disclosure Statement together with the Terms and Conditions (this "Agreement") form your credit contract with FNL. You should read it thoroughly.</p> <p>If you do not understand anything in this Agreement, you should seek independent advice. You should keep this Agreement in a safe place. The Disclosure Statement should be provided to you before this Agreement is entered into. The law gives you a limited right to cancel this Agreement (see page 2 for further details). Note that strict time limits apply.</p> <p>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 licenced.</p>		
BORROWER		
Name: Rolls Silver Royce Address: 100 Dominion RD Mount Eden Auckland Email: test@financenow.co.nz		
DISBURSEMENT OF ADVANCES		
To	Address/Details	Reference
z<inserts dealer name>		Net Vehicle Advance
		\$ 12,000.00
Total Advances. This is the total amount of all advances made or to be made to you.		\$ 12,000.00
CREDIT DETAILS		INTEREST
Advance Requested	\$ 12,000.00	Annual Interest Rate
+ Payment Protection Insurance-(None)-(PROM)	\$ 0.00	15.95% p.a. fixed for the whole term of the Agreement being 36 months.
+ Establishment Fee	\$ 495.00	Total Interest Charges This is the total amount of the interest charges payable under this Agreement \$3,308.24.
(May include a third party establishment fee charged by the Dealer) - Cash Deposit or Trade	\$ 0.00	
Initial unpaid balance ("Amount Financed"). This is the amount you owe as at the date of this statement (including any fees charged by FNL).	\$12,495.00	Method of charging interest - Interest charges are calculated by multiplying the unpaid balance at the end of the day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365. Interest is charged to your account monthly.
PAYMENTS - You are required to make each payment of the amount specified and by the time specified (we note that the first and last payment dates may vary prior to commencement and changes will be notified to you).		
Timing of Payments	Number of Payments	Amount of Each Payment
Frequency Monthly	36	\$441.48
First Payment 8/04/2021	Term of Loan	Final Payment
Last Payment 8/03/2024	36 Months	\$441.44
		Total Amount of Payments
		\$15,893.24
		Method of Payment
		Internet Banking Elected to Pay Monthly
Payments can be made by direct bank to FNL's bank account at Westpac, account number: 03-0931-0358991-00.		
CREDIT FEES and CHARGES		
The following credit fees and charges (which, unless stated above, are not included in the Amount Financed) are, or may become, payable under, or in connection with, this Agreement. FNL may vary these fees and charges. Administration costs and fees payable on full prepayment are disclosed under the Full Prepayment heading.		
\$3.50 Third party correspondence & statement requests	\$95 loan variation	Refund overpayment - lesser of \$10 or account balance
Third party costs - \$10 administration charge	Monthly Service Fee - \$2.50	Third party establishment fee up to \$395
ACKNOWLEDGEMENTS		
a. I/We have received, read and understood a copy of this Loan Agreement & Disclosure Statement, together with the Terms and Conditions and acknowledge that it constitutes disclosure as required by the Act and that a copy of these documents may also be sent to us/me electronically where my email address has been provided in my application. b. I/We acknowledge that FNL may receive and pay commissions to and from various suppliers of services, brokers, insurers and other persons as a result of this Agreement including the retailer of any goods/property purchased with the advances made by FNL under this Agreement. c. I/We acknowledge that the Amount Financed is to be used wholly or predominantly for personal, domestic and/or household purposes only and not for investment purposes. d. Should I/we have purchased consumer credit insurance then I/we agree that the Application For Finance, together with this Agreement and the insurer's standard policy terms and conditions which have been delivered to me/us, form the policy between me/us and the insurer. e. I/We consent to receiving continuing disclosure statements by electronic means.		
BORROWER		
		
Signed by Borrower - Rolls Silver Royce		
PLEASE ENSURE THE BORROWER RECEIVES A SIGNED COPY, FNL TO RECEIVE A SIGNED COPY/ORIGINAL BEFORE THE LOAN IS ENTERED INTO		

	SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT Application #: 4001423 - Dated: Monday, 8 March 2021 - Dealer: 472178 (V700)		 004001423V3
	SECURITY - If any property is listed below, then this is a Secured Loan Agreement Please refer to and acknowledge the Security section on Page 3 of this Agreement before signing.		
WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS			
Security Interest - If any property is listed under the heading "Security", then FNL has (or will have) a security interest in the listed property to secure performance of your obligations under this Agreement and the payment of all money under this Agreement and under any other agreement with FNL which you may have now or in the future (the "Outstanding Monies"). The obligations and Outstanding Monies are also secured by any other security interests over other property ("Other Property") granted by you to FNL. You agree that you will not grant a security interest in any property or land listed under the heading "Security", to any other person without our written consent. If you fail to meet your commitments under this Agreement, then to the extent of any security interests, FNL may be entitled to repossess and sell the listed property and/or Other Property. If this occurs and there are insufficient sale proceeds to meet all Outstanding Monies, you will remain liable to FNL for the shortfall.			
Default Interest Charges and Default Fees - In the event of a default in payment and while the default continues you must pay the default interest charges. Default interest is payable in accordance with clause 22 in the supplied Terms and Conditions at the greater rate of F + 5% per annum and 28% per annum where "F" = the Annual Interest Rate shown above. In the event of a breach of this Agreement or on the enforcement of the Agreement, the default fees specified below are also payable. FNL may vary these fees and charges.			
\$10 dishonour payment		Broken arrangement - \$15 in each instance	
		Written correspondence - \$10 in each case	
CONTINUING DISCLOSURE FNL is required to provide you with regular statements. The statements will give you information about your account. Statements will be provided 6 monthly by way of post or email.			
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 (Early Termination Fee) to compensate FNL for any loss resulting from the full prepayment. FNL may have suffered a loss if FNL's current interest rate is lower than the interest rate applying to this Agreement. The amount of the Early Termination Fee is calculated using the formula prescribed in regulation 9 of the Credit Contracts and Consumer Finance Regulations 2004. You may also have to pay FNL's administrative costs relating to the full prepayment (being a \$10 processing charge at settlement).			
RIGHT TO CANCEL You are entitled to cancel this Agreement by giving notice to FNL.			
Time limits for cancellation You must give notice that you intend to cancel this Agreement:			
a. within 5 working days of the statement date on the front of this document if this Disclosure Statement is given to you in person; b. within 7 working days of the date the Disclosure Statement is sent if this Disclosure Statement is sent by email or otherwise provided electronically; or c. within 9 working days of the date of posting if this Disclosure Statement is posted to you.			
Saturdays, Sundays and national public holidays are not counted as working days.			
How to cancel To cancel, you must give to FNL written notice that you intend to cancel the Agreement by-			
<ul style="list-style-type: none"> - giving notice to FNL or an employee or agent of FNL; or - posting the notice to FNL; or - emailing the notice to FNL's email address (specified at the top of this Disclosure Statement); or - sending the notice to FNL's fax number (specified at the top of this Disclosure Statement). You must also, within the same time, return to FNL any advance received by you under the Agreement (including any advance made directly to a retailer at your direction).			
What you may have to pay if you cancel? If you cancel the Agreement, FNL can charge you the amount of any reasonable expenses FNL had to pay in connection with the Agreement and its cancellation (including legal fees and fees for credit reports, etc). If you cancel the Agreement, FNL can also charge you interest for the period from the day you received the advance until the day you repay the advance.			
WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP If you are unable reasonably to keep up your payments or other obligations because of illness, injury, loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to FNL for a hardship variation. To apply for a hardship variation, you need to:			
a. Make an application in writing; and b. Explain your reason(s) for the application; and c. Request one of the following:			
<ul style="list-style-type: none"> - an extension of the term of the Agreement (which will reduce the amount of each payment due under the Agreement); or - a postponement of the dates on which payments are due under the Agreement (specify the period for which you want this to apply); or - both of the above; and d. Give the application to FNL. Do this as soon as possible. If you leave it for too long, FNL may not have to consider your application.			
DISPUTE RESOLUTION If you are unhappy with the outcome of an experience with Finance Now, we want to know about it. The best way to get in touch with FNL is by calling on phone: 0800 40 50 70 or email: customer@financenow.co.nz . If for any reason we have been unable to reach a resolution you can ask for independent help from the Banking Ombudsman. FNL is a member of the Banking Ombudsman dispute resolution scheme. This is a free and independent dispute resolution service to help you to resolve any disagreement you have with us. For more information about this service, visit http://www.bankomb.org.nz . Contact details are Phone: 0800 805 950 Postal address: Freepost 218002, PO Box 25327, Featherston Street, Wellington 6148.			
CONTACT DETAILS OF THE CREDITOR			
Name:	Finance Now Limited (the "Creditor" or "FNL")		Phone: 0800 40 50 70
Physical Address:	81 Yarrow Street, Invercargill 9810		Fax: 0508 329 669
Postal Address:	PO Box 1204, Invercargill		Email: customer@financenow.co.nz
You may send notices to us or make any enquiries to us by calling us, sending us an email or writing to us (contact details provided above).			
✓ Borrowers Signature _____ (Please sign pages 1, 2 & 3)			Page 2 of 3

	SECURED/UNSECURED LOAN AGREEMENT & DISCLOSURE STATEMENT Application #: 4001423 - Dated: Monday, 8 March 2021 - Dealer: 472178 (V700)		 004001423V5	
	SECURITY - If any property is listed below, then this is a Secured Loan Agreement			
Vehicle	Year	New/Used	Chassis/VIN No	Colour / Rego
mazda 6	2010	Used	askjdhfak12323131	PINK / FL5AAFM
✓ Borrowers Signature _____ (Please sign pages 1, 2 & 3)			Page 3 of 3	

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 Drivers 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), and where applicable the Guarantor(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
 - 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

Where the primary borrower agreed to receive a FNL Card, the card will be issued direct to the borrower at the address included in this application. All information regarding the benefits and fees applicable will be included in the card mailer.

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

Hadyn Halls (09) 631 0193
GM Intermediaries & Card 027 779081
Hadyn@financenow.co.nz

Kelvin Williams 09 845 0816
National Sales Manager 021 798 933
kelvin@financenow.co.nz

Jason Dell 09 845 0821
Credit Lending Manager
Jason@financenow.co.nz

Grant Forbes 09 845 0821
Business Credit Mgr 021 401 455
grant@financenow.co.nz

Motor Vehicle Regional Managers

Brett Williams 027 583 3240
Akl Central, West & Northland
brett@financenow.co.nz

Pauline Rischel 021 2244198
Akl East & South
pauline@financenow.co.nz

Julia Harnett 027 265 2593
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Rob Gilden 027 545 8622
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Keri Morresey 021 0273 8303
Hawkes Bay / Manawatu
keri@financenow.co.nz

Paul Cloke 027 801 0096
Central North Island
Paul@financenow.co.nz

Rochelle Morgan 027 4111455
Lower South Island
Rochelle@financenow.co.nz

Chloe Webster 027 845 0782
Upper South Island
cholew@financenow.co.nz

Postal Address

PO Box 41335
St Lukes, Auckland 1346

Retailer Support Toll Free: 0508 868 868