

Noel Leeming Interest Free

February 2019

Contents

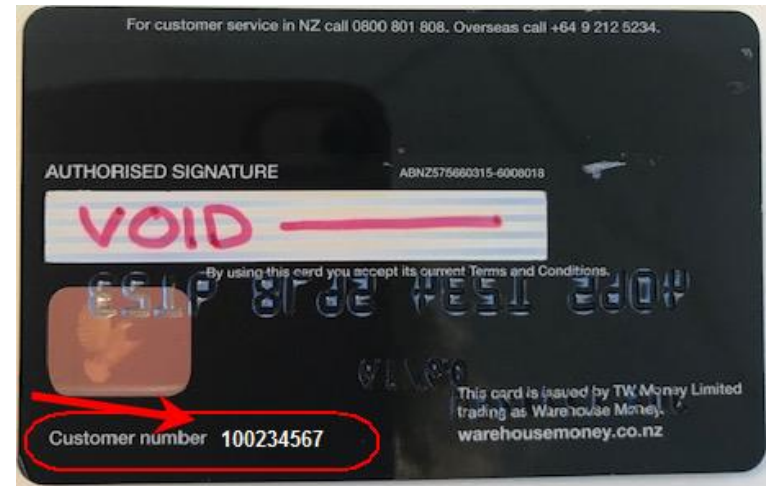
- ✓ **Qik Credit Card Application**
 - ✓ **New customer to Finance Now**
 - ✓ **Existing customer with Finance Now**
- ✓ **Interest Free Addon/Purchase**
- ✓ **Credit Card Pending Applications**

Important

Do not discuss or use the Credit Card 16 digit number in any communications with Finance Now

Use one of the following:

- ✓ Customer name and date of birth
- ✓ Application number
- ✓ The Customer Number on the reverse side of the Purple Visa Credit Card



To complete this process, SMS verification is required

- ✓ Please ensure the customer has their mobile phone with them

Access to Qik

https://www.fnl.co.nz/qik/QikLogin.asp?_ga=2.163307764.938121... Finance Now Limited [NZ] Fin... Per... Q. x

View Favorites Tools Help

S Intranet Home Page ... Suggested Sites

Secure Login

QIK WANT IT NOW GET IT NOW

Please enter your username and password below.

Login

Secured by  2019-02-24

retailer@financenow.co.nz

finance NOW

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Home Page



QIK
WANT IT NOW SET IT NOW

Noel Leeming



finance
NOW Money Your Way

 Broadcast Message

There are currently 2 users online.

 Change Password

Search Criteria

App # / Person

Application #

First Name

Last Name

Date of

 Search

 Credit Support

Consumer

Credit Card IF

Pre-Approval

Reports

Graphs

 Training & Support

 Terms & Conditions

 Document Downloads

 Stationery Order Form

 FAQs

 Positive Rewards Registration

 Retailer Survey

 Contact Us

 Logout

1. Fast Track Application

2. Retailer Calculator

4. Pending Applications

8. Parked Applications

9. Withdraw Applications

10. Products Offered

11. Application using FNL Card ID

12. Goods Delivered Administration

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Credit Card Interest Free menu selection

Search Criteria	App # / Person	Application #	First Name	Last Name	Date of	Q Search
> Consumer	▼ Credit Card IF	> Pre-Approval	> Reports	> Graphs		

1. New Credit Card Application

3. Pending Credit Card Applications

5. Transaction Enquiry

2. New Add-On Purchase

4. Purchase Administration

Existing Customer Search function

Search Criteria

App # / Person

Application # tanya

Rowe

22/10/1979

Search



Create New Application

25 Noel Leeming - St Lukes - Monday 18 February 2019 - 17:39

Please confirm that this is the correct client.

Primary Applicant Details

Applicant Full Name:	Tanya Rowe
Date of Birth:	22/10/1979
Address:	114 Dominion ROAD, Mount Eden, Auckland Duration: 101 months
Residential Type:	Owner Mortgage \$1,863.33 per month.
Contact Details:	- Work Phone: 098545625 - Mobile: 0216546543 - Email: robyn@financenow.co.nz
Employment/Time:	Employer: disney Employed: Full Time as Sales / Services Duration: 76 months
Salary/Wage Monthly Take Home:	\$12,350.00
Next Of Kin 1:	Full Name: Asdf Adfg Phone: 065212547

Note: If you create a new application in error you will need to contact an authorised FNL - Testing Server Operator.

CC Interest Free Application

Single CG Loan Application

Credit Card Interest Free menu selection

Search Criteria	App # / Person	Application #	First Name	Last Name	Date of	Q Search
> Consumer	▼ Credit Card IF	> Pre-Approval	> Reports	> Graphs		

1. New Credit Card Application

3. Pending Credit Card Applications

5. Transaction Enquiry

2. New Add-On Purchase

4. Purchase Administration

Declaration disclosures for the application

Credit Card Privacy Disclosure

Please listen to this important Privacy message.

To process your application SBS Money Limited (which we refer to as Warehouse Money), will ask you to provide personal information. You agree that we can use your personal information to assess and process your application, and to meet our obligation under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

You also agree that Warehouse Money can access and disclose your personal details to credit reference agencies, government agencies (like New Zealand Transport Agency), employers, banks, law enforcement agencies and other third parties as part of the application process.

Warehouse Money will access information from, and provide information to, credit agencies to assess your application. This means that any information about you that we pass on may be given to people or businesses who use the credit reporting services of those agencies.

If your application is successful, your information will be stored and used by Warehouse Money to manage your account. How we do this is set out in your Credit Card Terms and Conditions that you will get before you enter into any agreement.

By applying, you agree to Warehouse Money storing and using your information to communicate with you about any products or promotions being offered by Warehouse Money, The SBS Group or The Warehouse Group. You can request that Warehouse Money, The SBS Group and The Warehouse Group stop these communications. This agreement also includes providing your information to third parties for marketing, data processing and statistical analysis, provided the party receiving the information agrees to keep it confidential.

Do you understand and agree to this Privacy message? No

☐ Are you over 18 Years of age?

☐ Are you earning regular income?

☐ Are you a New Zealand Resident living in New Zealand?

☐ Do you agree to a Credit Check?

Cancel

Continue

New applicant – Customer Details

Interest Free Credit Card Application Form
Sunday 24 February 2019 - 12:50

▼ Contact Details

Email Address *

Preferred Contact Method *

How would you like your Statements sent? *

▼ Current Employment

Occupation Category *

Permanence *

Employer Name *

How long have you been there? *

Take home pay \$ (After Tax) *

Customer Details

*Note: All fields denoted with * are mandatory.*

Surname *

First Name *

Middle Name

Date of Birth *

Continue

Dealer and Interest Free Amount Financed

The screenshot shows a web application interface for an 'Interest Free Credit Card Application Form'. At the top, there is a navigation bar with icons for back, home, refresh, forward, and lock. To the right of the icons is a small image of a 'Purple Visa' credit card and the text 'Interest Free Credit Card Application Form' and 'Monday 18 February 2019 - 17:59'. Below the navigation bar, a note states: 'Note: All fields denoted with * are mandatory.' The form is divided into two main sections: 'Originator Details' and 'Loan Details'. In the 'Originator Details' section, 'FNL Originator Code' is pre-filled with '300454' and 'FNL Originator Name' is '25 Noel Leeming - St L'. 'Employee Name *' and 'Positive Rewards ID' are empty input fields, with a red arrow pointing to the 'Employee Name *' field. In the 'Loan Details' section, 'Product Code *' is a dropdown menu showing 'R470 Purple Visa Card', and 'Interest Free Finance Amount \$ *' is an input field with '0' entered, with a red arrow pointing to this field. 'Campaign Code' is an empty input field.

Note: All fields denoted with * are mandatory.

Originator Details

FNL Originator Code: 300454

FNL Originator Name: 25 Noel Leeming - St L

Employee Name *:

Positive Rewards ID:

Loan Details

Product Code *: R470 Purple Visa Card

Interest Free Finance Amount \$ *: 0

Campaign Code:

- ✓ The Dealer code auto-populates when the screen opens
 - The salesperson is to enter their name and Positive Rewards number
- ✓ Product Code auto-populates to 'Purple Visa Card'
- ✓ Interest Free Finance Amount \$
 - Enter the cost of goods to be purchased under the Interest Free plan,
 - This can be altered later in the process, if required, prior to the applicant accepting their Credit Card Terms and Conditions

Applicants personal details

- ✓The Applicants name and date of birth will auto-populate as previously entered
- ✓Complete all fields with the applicant's personal information

▼ Applicants Personal Details

Surname *

Dodge

First Name *

Ram

Middle Name

Gender *

Male

▼

Date of Birth *

18/06/1948

(dd/mm/yyyy)

No. of Dependents

0

▼

Marital Status *

<Pick One>

▼

+ Current Address

Reset Address

Q Address Finder

Start Typing Address Here...

Address information

Current Address		Reset Address
Address Finder Start Typing Address Here...		
Current Address Details		
Residential Status *	<Pick One>	
Rent / Mortgage \$ *	Weekly Fortnightly Monthly	
How long have you been there?	0	Years Months
Previous Address		Reset Address
Address Finder Start Typing Address Here...		
Previous Address Details		
How long were you there?	0	Years Months
Is address same as residential?		
Postal Address	<Pick One>	Reset Address
Address Finder Start Typing Address Here...		

The Applicant's Purple Visa Card will be sent to this address on approval of the application

Contact methods

▼ Contact Details	
Home Phone	
Work Phone	
Mobile *	
Email Address *	
Preferred Contact Method *	<Pick One> ▼
How would you like your Statements sent? *	<Pick One> ▼

- ✓ All fields with * are required to be completed
- ✓ Statement delivery preference
 - ✓ Online
 - ✓ Post - A Paper Statement Fee of \$1.00 per month will be charged where statements are sent by Post

Employment details

▼ Current Employment

Occupation Category *

<Pick One>



Permanence *

<Pick One>



Employer Name *

How long have you been there? *

0 Years Months

Take home pay \$ (After Tax) *

☐ Weekly ☐ Fortnightly ☒ Monthly

Tax Calculator

▼ Previous Employment

Previous Employer Name *

How long at previous job? *

Years Months

Essential Household Expenses

▼ Monthly Essential Household Expenses

Please enter applicants Monthly Essential Household Expenses below. *If you need help calculating Monthly Essential Household Expenses, click on the 'Calculate Expenses' button.*

Total Expenses \$ *

 (Monthly)

Calculate Expenses

Calculate Monthly Essential Household Expenses



Please enter the Essential Monthly Household Expenses per category and we will calculate your total for you.

Rates \$

Utilities \$

Insurances \$

Groceries \$

Childcare \$

Education \$

Transport \$

Total Monthly Expenses \$

Clear Expenses

Save & Close

Liabilities & other Debts

▼ Liabilities & Other Debts

Does the applicant have any Liabilities and/or Other Debts? * ▼

Enter applicants Liabilities & Other Debt details below. One category per line item.

Category	Total Current Limit \$	Payment \$	Frequency
<Pick One> Additional Mortgage Personal Loan/Hire Purchase Credit Cards Overdrafts <Pick One> ▼	0.00		Monthly ▼
	0.00	0.00	Monthly ▼
	0.00	0.00	Monthly ▼
	0.00	0.00	Monthly ▼
Total Liabilities:		0.00	

Next of Kin (Alternative Contact)

▼ Alternative Contact in New Zealand (Not Living With You)

Alternative Contact's Full Name *

Alternative Contact's Phone *

Alternative Contact's Email

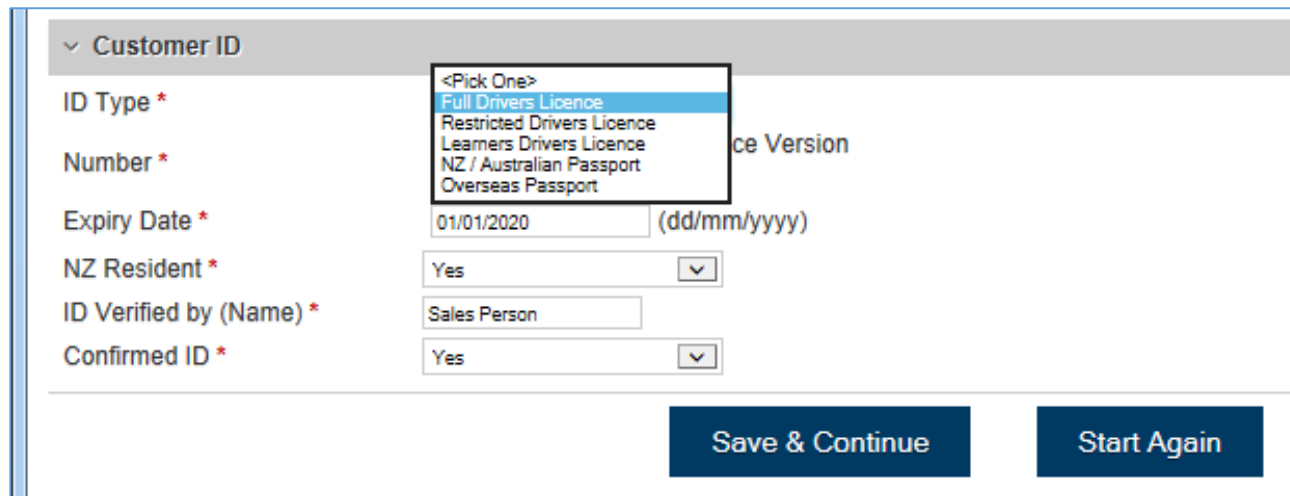
 [Telephone White-Pages](#)

- ✓ This person should be a close relative or friend not living with the applicant
- ✓ It is advised to ensure the person recorded is aware they are being entered as an alternative for the applicant

Acceptable forms of Identification

✓ Customer ID

- Only electronically verifiable forms are allowed for Credit Card applications
- Overseas Passports must have a “permanent residency” Indefinite Visa
- All ID must be sighted in its original form
 - Copies are not accepted as valid forms of ID
 - 18+ card is not a valid form of ID for a Credit Card application



The screenshot shows a web form titled "Customer ID" with a dropdown menu open for the "ID Type" field. The dropdown menu lists the following options: "<Pick One>", "Full Drivers Licence", "Restricted Drivers Licence", "Learners Drivers Licence", "NZ / Australian Passport", and "Overseas Passport". The "Full Drivers Licence" option is currently selected. The form includes the following fields:

- ID Type ***: A dropdown menu with the options listed above.
- Number ***: A text input field.
- Expiry Date ***: A date input field showing "01/01/2020" with a format hint "(dd/mm/yyyy)".
- NZ Resident ***: A dropdown menu with "Yes" selected.
- ID Verified by (Name) ***: A text input field containing "Sales Person".
- Confirmed ID ***: A dropdown menu with "Yes" selected.

At the bottom of the form, there are two buttons: "Save & Continue" and "Start Again".

Credit Card Application Validation

←

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🔒

Credit Card Application Validation (#2066722)
Sunday 24 February 2019 - 14:00

Print

Loan Details:	Originator:	300454 25 Noel Leeming - St Lukes		Application for:	Credit Card (R470)		
	Applicant Type:	Individual	Interest Free Finance Amount:	\$985.32	Application Channel:	Instore	
Applicant:	Full Name:	Ram Dodge		Date of Birth:	18/06/1948	Application Ref:	DODGE180648
Address:	Physical Current:	121 Carnoustie DRIVE, Wattle Downs, Auckland. 144 months.					
	Home Type:	FR - FreeHold \$0.00 per month.					
	Postal Address:	Same as physical					
Contact:	Home Phone:	090548548	Work Phone:		Mobile:	0274051023	
	Email:	test@financenow.co.nz					
	Preferred Contact Method:	Email	Statement Delivery:	Online			
Employment:	Primary Employer:	Disney,	Duration:	144 months			
	Employed:	Full Time AS Defence / Police	Primary Monthly Income:	\$8,500.00			
Accommodation Expenses: Total Mortgage Outstanding: \$0							
Liabilities/Expenses:	Credit Cards (Limit):	: -\$1,500					
	Hire Purchases:	: -\$3,500					
	Essential Household Expenses:	Monthly:	-\$150.00				
		Monthly:	-\$1,100.00				
Identification:	Number:	aa111119	Ver:	124	Type:	Full Drivers Licence	
	Expire Date:	1/01/2020					
Next of Kin 1:	Name:	Jamesr Dean	Contact Phone:	090545856	Email:		

25 Noel Leeming - St Lukes Salesperson to complete this Section:

By submitting this application, the applicant has confirmed that:

- They are 18 years or older,
- A New Zealand citizen or permanent resident and living in New Zealand,
- Earns or receives a regular income,
- Has the permission of the named Alternative Contact to disclose their personal information to us,
- Everything they have told us is true, correct and complete and agreed to having a credit check completed.

Date:

25 Noel Leeming - St Lukes Salesperson to complete this Section:

I, Dfj Polj, confirm that I have received the applicant's verbal consent and acceptance of FNL's Privacy Declaration.

I Dfj Polj confirm that I have personally sighted and verified the original identification and confirm they match the applicant's.

I Sales Person, confirm that where provided, Ram Dodge consents to receiving disclosures related to the Purple Visa Card electronically by email Test@financenow.co.nz and Mobile 0274051023.

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.

Submit Application

↑

↑

Application Outcome – Declined



Application Outcome (#2066716)
Friday 22 February 2019 - 12:21



Application Number	2066716
Dated	Friday, 22 February 2019
Primary Applicant Name	Jear Desus
Address	114 Dominion RD Mount Eden, Auckland
Mobile Phone	0211234567
Application For	Credit Card
Originator	25 Noel Leeming - St Lukes (300454)
Interest Free Finance Amount	\$1,540.00

Application Outcome **Declined**
Customer does not have sufficient capacity to service your card. Please contact us if your income was not correctly loaded
Purple Visa Card

 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 2066716 and your Originator code
300454

Application Outcome – Conditionally Approved

Application Outcome (#782332)

Friday 22 February 2019 - 17:27



Application Number	782332
Dated	Monday, 4 February 2019
Primary Applicant Name	Paul Gordon Feaver
Address	16 Thames ST Avenal, Invercargill
Mobile Phone	021702095
Application For	Credit Card
Originator	25 Noel Leeming - St Lukes (300454)
Interest Free Finance Amount	\$15,000.00

Application Outcome **Conditional Approval**

Verify Personal and Employment Details

Conditions apply. The information in your application is being verified. This could take up to one hour. If the outcome has not changed to either Approved or Declined in one hour then please contact us on 0508 535 535.

Purple Visa Card



Application Evaluated Successfully.

▼ Select next action for this application



Request Income Verification

▼ After this point the application cannot be edited



View Credit Report

Application Outcome - Approved



Application Number	782338
Dated	Friday, 8 February 2019
Primary Applicant Name	Janet Citizen
Address	1381 Dominion RD Mount Roskill, Auckland
Mobile Phone	0226733080
Application For	Credit Card
Originator	25 Noel Leeming - St Lukes (300454)
Interest Free Finance Amount	\$1,228.00

Application Outcome **Approved**

Where an email address has been provided in the application, an email has been sent to the applicant containing a copy of the 'Purple Visa Card Terms & Conditions' and 'Rates & Fees'.

Maximum Credit Limit*: \$7000

 Application Evaluated Successfully.

▼ Select next action for this application

 View T & C's

 Commit & Continue

▼ After this point the application cannot be edited

 View Credit Report

Terms & Conditions

Purple Visa Card Terms and Conditions



Credit Card Rates and Fees

Commit & Continue

Application Outcome (#2066696)
Monday 25 February 2019 - 16:53

Application Number	2066696
Dated	Tuesday, 19 February 2019
Primary Applicant Name	Maxwell Smart
Address	114 Dominion RD Mount Eden, Auckland
Mobile Phone	0279879876
Application For	Credit Card
Originator	25 Noel Leeming - St Lukes (300454)
Interest Free Finance Amount	\$2,500.00

Application Outcome **Approved**

Purple Visa Card

Maximum Card Limit*: \$10000

* Maximum Credit Card Limit is the maximum limit available for this card account application. Once activated they will not be eligible of a credit limit increase for six months.

Application Evaluated Successfully.

▼ Select next action for this application

View T & C's

Commit & Continue

▼ After this point the application cannot be edited

View Credit Report

Credit Limit Selection

Credit Limit Selection (#: 2066696)
Monday 25 February 2019 - 17:10

Previous Page

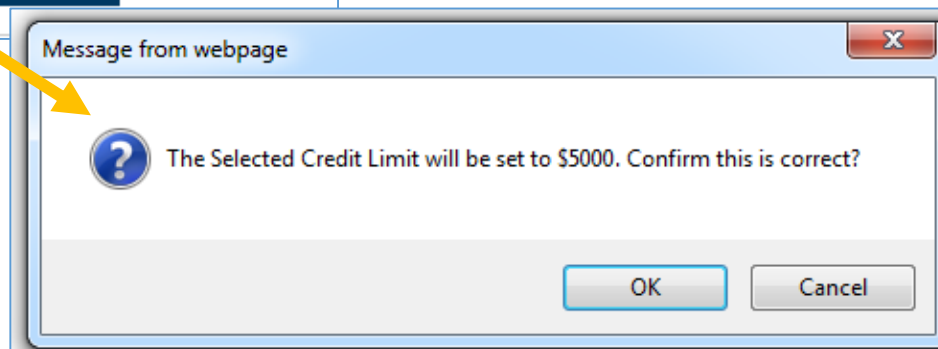
Application Reference

2066696 - Mr Maxwell Smart

Credit Limit Selection

Minimum Credit Limit	\$1,500
Maximum Credit Limit	\$10,000
Interest Free Finance Amount	\$1,234
Selected Credit Limit	\$

Continue to SMS Verification



Credit Card disclosure and acceptance



Customer SMS Verification

25 Noel Leeming - St Lukes - Monday 25 February 2019 - 18:03

Customer SMS Verification

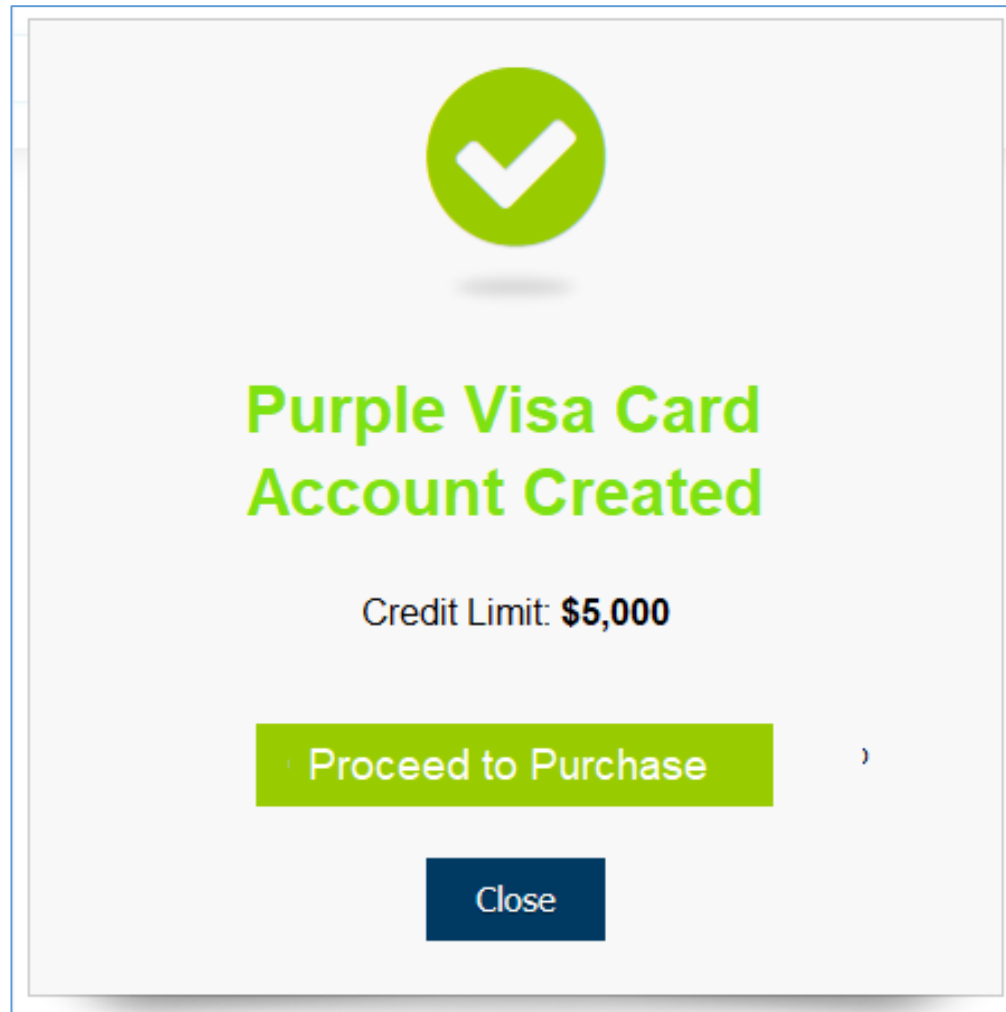
Please enter Customer SMS Verification Code here:

By providing you with their SMS Verification Code, the customer is confirming that

- 1) they have received a copy of the Purple Visa Terms and Conditions, and
- 2) they accept their specified credit limit of \$ 5,000.00

Accept Terms & Credit Limit

Acceptance of Terms & Account set up



Complete purchase after acceptance

The screenshot shows a web form titled "Customer Purchase Details". It contains several input fields and a dropdown menu. The "Interest Free Term" dropdown is open, showing a list of options: "12 Months Interest Free", "15 Months Interest Free", "18 Months Interest Free", "24 Months Interest Free", and "36 Months Interest Free". The form also includes fields for "Interest Free Finance Amount (\$NZ)", "Goods Taken?", "Salesperson's Name", and "Positive Rewards #". At the bottom right, there are two buttons: "Purchase Now" (dark blue) and "Cancel" (red).

Customer Purchase Details

Interest Free Finance Amount (\$NZ): *

Interest Free Term: *

Please select a Term
12 Months Interest Free
15 Months Interest Free
18 Months Interest Free
24 Months Interest Free
36 Months Interest Free

Goods Taken? * Yes ☐ No ☐

Salesperson's Name: *

Positive Rewards #:

Purchase Now Cancel

- ✓ Interest Free Finance Amount field
 - Enter the total cost of goods to be invoiced here
- ✓ Select the Interest Free plan applicable
 - From the Term drop box
- ✓ Complete your name and POS rewards number

Interest Free Purchase completed



Success

Your Transaction ID is **R10004137565**

Customer: **Rocket Car**

Interest Free Finance Amount: **\$500.00**

Interest Free Term: **12 Months Interest Free**

[Open Purchase Confirmation](#)

A copy of the Purchase Confirmation has been emailed to
the customer's email address
(RocketCar@financenow.co.nz)

[Close](#)

Interest Free New Add-On Purchase

Search Criteria	App # / Person	Application #	First Name	Last Name	Date of	Q Search
> Consumer	▼ Credit Card IF	> Pre-Approval	> Reports	> Graphs		

1. New Credit Card Application

3. Pending Credit Card Applications

5. Transaction Enquiry

2. New Add-On Purchase

4. Purchase Administration

Interest Free Add-On Purchase – search customer

New Add-on Purchase
25 Noel Leeming - St Lukes - Sunday 2

Note: Fields denoted with * are mandatory.

▼ **Search for Customer**

Search Criteria ☒ Customer Number ☐ Person

Please enter the Customer Number below and click on the "Search" button.

Customer Number: *

Search

Note: Fields denoted with * are mandatory.

▼

VOID

Customer number: 100234567

Please enter your customer number.
You can find this on the back of your credit card in the bottom left hand corner.

Search Criteria ☐ Customer Number ☒ Person

Please enter the customer's details below and click on the "Search" button.

First Name: * Last Name: * Date Of Birth: *

Search

Customer verification & account confirmation

Customer Verification

Mark Coates (06/04/1988) has been sent a SMS Verification code to their mobile phone #####151.

Please ask them for the SMS Verification code, enter it below and click on the "Continue" button.

Please contact Finance Now Retailer Support on 0800 XXX XXXX if one of the following scenarios occur:

- a) If they don't have a mobile phone number displayed above
- b) The mobile phone above displays the incorrect last 3 digits
- c) The customer does not receive the SMS code in the next 5 minutes

Customer SMS Verification code *

Continue

Select Customer Account

Please select an account below for Mark Coates (06/04/1988)

	Customer Number	Account Number	Account Status	Available Balance
☐	200001136	CR2000023595	✓	\$650.00

There is 1 account listed above for Mark Coates, please select the above active account to transact to.

Start Again

Complete Purchase for Interest Free Term

The screenshot shows a web form titled "Customer Purchase Details". It contains several input fields and a dropdown menu. The fields are: "Interest Free Finance Amount (\$NZ): *" with a text box; "Goods Taken? *" with "Yes" and "No" radio buttons; "Salesperson's Name: *" with a text box; "Interest Free Term: *" with a dropdown menu showing options: "12 Months Interest Free", "15 Months Interest Free", "18 Months Interest Free", "24 Months Interest Free", and "36 Months Interest Free"; and "Positive Rewards #:" with a text box. At the bottom right, there are two buttons: "Purchase Now" (dark blue) and "Cancel" (red).

Customer Purchase Details

Interest Free Finance Amount (\$NZ): *

Interest Free Term: *

Please select a Term

12 Months Interest Free

15 Months Interest Free

18 Months Interest Free

24 Months Interest Free

36 Months Interest Free

Goods Taken? * Yes ☐ No ☐

Salesperson's Name: *

Positive Rewards #:

Purchase Now Cancel

- ✓ Interest Free Finance Amount field
 - Enter the total cost of goods to be invoiced here
- ✓ Select the Interest Free plan applicable
 - From the Term drop box
- ✓ Complete your name and POS rewards number

Interest Free Purchase completed



Success

Your Transaction ID is **R10004137565**

Customer: **Rocket Car**

Interest Free Finance Amount: **\$500.00**

Interest Free Term: **12 Months Interest Free**

[Open Purchase Confirmation](#)

A copy of the Purchase Confirmation has been emailed to
the customer's email address
(RocketCar@financenow.co.nz)

[Close](#)

Pending Credit Card Applications

Report - Pending Credit Card Applications 25 Noel Leeming - St Lukes - Sunday 24 February 2019 - 15:31					
Search Criteria Application #: Q Search ✕ Clear					
Date	Customer	Address	Staff	Status	App. Ref.
24/Feb/19 14:05	William James	114 Dominion Auckland	Rashika S	Waiting for Verification	2066723
24/Feb/19 14:00	Ram Dodge	121 Carnoustie Auckland	Sales Person	Outcome Evaluated - Approved	2066722
22/Feb/19 17:13	Harry Potter	114 Dominion Auckland	Test Data	Waiting for Verification	2066721

Finance Now Contacts

Retailer Support
NLG

Ph. TBA
nlg@financenow.co.nz

Area Managers

Anthony Booth
Auckland (North)

021 346 342
anthony@financenow.co.nz

Nina Naera
Auckland Central

021 346 779
nina@financenow.co.nz

Allan Webber
Auckland (South)

021 346 331
allan@financenow.co.nz

Emmett Gradwell
Bay of Plenty

021 346 334
emmett@financenow.co.nz

Maria Jones
Waikato/Taranaki

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maria@financenow.co.nz

Keri Morresey
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Don Bowden
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021 279 4679
don@financenow.co.nz

Steve Turton
Invercargill

021 346 315
stevet@financenow.co.nz

