

<Date>

<Dealer Group> Manager

<Street_Address>

<Suburb>

<City>

Dear <Manager>

The Finance Now Card is offered to all eligible customers taking out a new loan through Finance Now from June 8th 2015. The card primarily serves as an ID option to speed up the processing of in-store online applications through our QIK system.

Changes you will see in QIK

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

Option for customers to receive a Finance Now Card

Payment Details screen

Finance Now Card – this will be ticked where the borrower is eligible for a FNL Card to be issued

- Subject to FNL's credit criteria
- Where the borrower does not want to receive a FNL Card, simply left mouse click in the tick-box to remove and proceed to complete the standard fields in this screen

The screenshot shows the 'Payment Details (Application#: 1186079)' screen. At the top, there are navigation icons and a timestamp 'Friday 29 May 2015 - 16:52'. Below this is a 'Previous Page' button. The main content area has two expandable sections: 'Application Reference' and 'Finance Now Card'. The 'Application Reference' section is expanded, showing '1186079 - Ms Toshoes Goodie - \$1000'. The 'Finance Now Card' section is also expanded, and a red box highlights the checkbox labeled 'I would like to receive a Finance Now Card', which is currently checked.

Finance Now Card as ID

Select option 11. From the Consumer home page in QIK

11. Application using FNL Card ID

Enter the Card number from the borrowers FNL Card and their date of birth

If a match is found, a new screen is displayed

- The applicant will be texted a unique code to the mobile number we have on file.
- Example "35851 is your Mobile Txt Code. By using this code, you are accepting Finance Now's Privacy Declaration for this loan. If you did not request this code please call us on 0800 3652273"
- Simply key this code into the field provided and click "Verify & Continue"

FNL Card Verified Application form appears

This is the same form you use to complete a pre-approval

- Enter the loan details as required by the borrower
- You will need to confirm the customers personal information

Note: only single applications can be created using the FNL Card as ID. For joint application please use the fast track application form as normal.

As the borrower is known to Finance Now, and has an existing relationship you are not required to sight additional ID or complete and print the application form (unless requested by Finance Now).

If you have any questions, please contact your local Area Manager or contact me directly.

Kind regards,



Kelvin Williams
National Sales Manager
Finance Now Ltd