

IMPORTANT

- This document sets out the key information about your consumer credit contract. You should read it thoroughly. If you do not understand anything in this document, you should seek independent advice. You should keep this disclosure statement and a copy of all other documents forming part of your consumer credit contract in a safe place.
- The law gives you a limited right to cancel the consumer credit contract (see below for further details). Note that strict time limits apply.

FULL NAME AND ADDRESS OF BORROWER	
Name:	Example Customer (" Borrower " or " you ")
Address:	425 Jump St, Happy Valley, Auckland, New Zealand
Mobile:	021123 4258
Email:	RandomXLdrCBq@somewhere.com

FULL NAME AND ADDRESS OF CREDITOR This is the person providing you the credit.	
Name:	NZ Fintech Limited (" Lender ") Trading name (if different): Zooma
Physical Address:	Level 3/299 Durham Street, Christchurch 8013, New Zealand
Postal Address:	P.O. Box 36614, Christchurch 8013, New Zealand
Fax:	+64 3 9281 921 Email: enquiries@zoooma.co.nz

You may send notices to the Lender by writing to the Lender at the Lender's postal address, or sending a fax to the number specified (if any), or sending an email to the address specified (if any).

TERMS AND INTERPRETATION

If you agree to the terms set out in this document and the Lender accepts your application:

- a loan contract ("**Credit Agreement**" or "**contract**") will be entered into between you and the Lender on the terms set out in this document, the Lender's General Terms and Conditions for Secured Loans (01/19) ("**General Terms**"), and the Lender's Privacy Policy (as amended from time to time, incorporated in the General Terms and available at <https://www.zoooma.co.nz/static/privacypolicy>); and
- you agree to be bound by the terms of this document and the General Terms.

A copy of the General Terms is available at <https://www.zoooma.co.nz/static/standardformcontractterms>. Terms not otherwise defined in this document have the meaning given to them in the General Terms.

CREDIT DETAILS

Initial unpaid balance: \$0.00 (nil)
This is the amount you owe as at the date of this statement (including any fees charged by the Lender).

Subsequent advances(s): \$5937.28
This amount will be provided to you by the Lender [within five business day after you have signed and returned this document to the Lender/other].

This amount includes the amount you borrow to cover the following fees:

• Establishment Fee	\$[21.23]	• PPSR Registration	\$[15.40]
• Credit Check	\$[9.15]	• Tracker Cost	\$[225.00]
• Licence Check	\$[3.15]	• Tracker Installation	\$[150.00]
• Auto plus Report	\$[13.35]		

The Lender will deduct these fees from the total advance. You will only receive the balance remaining ("**Net Advance**"), which will be paid into your bank account as set out under "Net Advance" below.

Total Advances: \$5937.28
This is the total amount of all advances made or to be made to you. It is also the credit limit of the Loan.

Net Advance: \$5500.00
You authorise the Lender to pay the amount of the Net Advance as follows:

- | | |
|---|-------------------------------------|
| | <i>(tick if applicable)</i> |
| a. To the vendor of the (AA11111) - \$5500.00 to Example Seller | <input checked="" type="checkbox"/> |
| b. In repayment of all money owed to the Lender under any existing loan | <input type="checkbox"/> |
| c. To your other creditor(s) in repayment of existing loans, as agreed between you and the Lender. You authorise the Lender to contact your other creditor(s) to ascertain the amount to repay and the bank account details of the other creditor(s). | <input type="checkbox"/> |
| d. Payment of: | <input type="checkbox"/> |
| i. N/A | |
| You authorise the Lender to contact any third party payee to confirm the amount payable to it and its bank account details. | |
| e. After payment/repayment of the above amounts (if any), any balance of the Net Advance will be paid to your | <input type="checkbox"/> |

bank account 1233211233211233.

PAYMENTS

You are required to make each payment of the amount specified and by the time specified.

Timing of payments

Frequency: Fortnightly

First Payment: 28 Nov 2019

Last Payment: 10 Nov 2022 ("**Expiry Date**")

Number of payments: 78

Amount of each payment: \$129.40 [but \$131.58 for the final payment]

Total amount of payments: \$10095.38

The Lender will deduct the payments by direct debit or charge your debit card, as set out in the General Terms. The Lender will set up the direct debit or debit card arrangement with your bank.

INTEREST

Annual interest rate(s):

34.97% per annum ("**Interest Rate**") fixed for the whole term of the contract, being 35 months.

Total Interest charges: \$3720.61

This is the total amount of interest charges payable under the contract.

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 and capitalised daily.

CREDIT FEES AND CHARGES

The credit fee(s) and charge(s) (which are not included in the initial unpaid balance) and that are, or may become, payable under, or in connection with, the contract can be viewed at <https://www.zooma.co.nz/static/Fees>.

The General Terms, which are part of your credit contract, may allow the Lender to vary this/these fee(s) and charge(s).

CONTINUING DISCLOSURE AND COMMUNICATIONS

You can obtain ongoing information about your account online, by logging onto the Lender's website at <https://www.zooma.co.nz> and viewing your account statement for the relevant period.

You consent to the Lender making any disclosure that may be required by law by electronic means, including:

- by email to your email address specified in this document or to any other email address you notify to the Lender; or
- on a page on the Lender's website at <https://www.zooma.co.nz>

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS

Security interest(s): This is secured credit. If you fail to meet your commitments under the contract, the Lender may be entitled to repossess and sell this property.

Description of security interest(s): The property which is (or will be) subject to a security interest ("**Security Interest**") is the vehicle listed below together with all proceeds of that property ("**Secured Property**"):

Year	Make	Model	Registration nr	VIN nr
			AA11111	

The Security Interest is a security interest under the Personal Property Securities Act 1999 in the Secured Property. The Security Interest secures all of your payment and other obligations to the Lender under the credit contract. If the Lender exercises its rights under the Security Interest by selling the Secured Property, but the sale proceeds are not enough to cover the full amount you owe the Lender under the credit contract, you will remain indebted to the Lender for the shortfall.

You must not give any other person (or allow any other person to have) a security interest in the Secured Property without the Lender's prior written consent. If you do, you will be in breach of the contract and the Lender may:

- declare all amounts you owe the Lender under the contract immediately due and payable; and
- exercise the Security Interest, including by taking possession of the Secured Property and retaining or selling it.

Disabling device: A disabling device is to be attached to the vehicle that is the Secured Property. The device enables the Lender to locate the vehicle and to prevent the vehicle from being used. The device may be activated when you failed to comply with any term of the contract. If the device has been activated but you need to use the vehicle in an emergency situation, you may obtain use of it by calling Zooma's 24-hour helpline on 0800 4 96662.

Default interest charges and default fees

If you default in payment, and while the default continues, you must pay default interest charges. The default interest rate is 34.97% per annum ("**Default Rate**"). The daily default interest rate is 0.09580% (being the Default Rate divided by 365).

Default interest charges are calculated by multiplying the amount outstanding at the end of the day by the daily default interest rate. Default interest is charged to your account daily. Any default interest charged to your account is payable immediately and if not paid itself bears default interest.

In the event of a breach of the contract or on the enforcement of the contract, the default fees (which are not part of the initial unpaid amount) specified at <http://www.zooma.co.nz/Static/Fees> are payable.

The General Terms, which are part of your contract, may allow the Lender to vary these fees and charges.

Other consequences

The Lender will register defaults against your name with any collection house or agency.

The Lender may approach your employer to make a wage deduction from your next payment to the extent that it is able to do so by law. Please refer to clause 7 of the General Terms for further information.

The Lender may exercise any of its rights and remedies under the contract. You will be liable to reimburse the Lender for any costs, expenses, and liabilities it incurs in enforcing or attempting to enforce such rights and remedies (including without limitation any repossession, grooming, and sale costs in connection with the secured property and any debt collection costs).

The Lender may issue court proceedings. If that happens, you will incur the costs associated with that process.

PREPAYMENT

You can prepay all or any part of the unpaid balance at any time. There is no charge or fee for prepaying any amount early (but a direct debit fee, debit card charge fee, or manual payment fee as set out at <https://www.zooma.co.nz/static/fees> will apply to each payment).

RIGHT TO CANCEL

You are entitled to cancel the consumer credit contract by giving notice to the Lender.

Time limits for cancellation: You must give notice that you intend to cancel the contract within 7 working days of the date on which this document is electronically disclosed or emailed to you. Saturdays, Sundays, and national public holidays are not counted as working days.

How to cancel: To cancel, you must give the Lender written notice that you intend to cancel the contract by:

- giving notice to the Lender or an employee or agent of the Lender; or
- posting the notice to the Lender or an agent of the Lender; or
- emailing the notice to the Lender's email address (if specified on the front of this disclosure statement); or
- sending the notice to the Lender's fax number (if specified on the front of this disclosure statement).

You must also return to the Lender any advance and any other property received by you under the contract.

What you may have to pay if you cancel: If you cancel the credit contract, the Lender can charge you:

- a. the amount of any reasonable expenses the Lender had to pay in connection with the contract and its cancellation (including legal fees and fees for credit reports, etc); and
- b. 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 the Lender 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:
 - an extension of the term of the contract (which will reduce the amount of each payment due under the contract); or
 - a postponement of the dates on which payments are due under the contract (specify the period for which you want this to apply); or
 - both of the above; and
- d. give the application to the Lender.

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

DISPUTE RESOLUTION

Name of dispute resolution scheme: Financial Services Complaints Limited

It is free to make a complaint to this independent dispute resolution scheme. This scheme can help you to resolve any disagreements you have with the Lender.

Contact details of dispute resolution scheme

Phone: 0800 347 257 (freephone) or (04) 472 3725

Website: <http://www.fscl.org.nz>

Business address: Level 4, 101 Lambton Quay, Wellington 6011

REGISTRATION ON FINANCIAL SERVICE PROVIDER REGISTER

Creditor registration name: NZ Fintech Limited

Registration number: 211325

BORROWER'S CONFIRMATION AND SIGNATURE

I confirm that I have read and understood this document and the General Terms, and I agree to the terms of this document and the General Terms if the Lender accepts my loan application.



12 Nov 2019

Date

Borrower's Signature

Name of account to be debited	Example Customer
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Account Details <table style="width:100%"> <tr> <td style="border:1px solid black; padding:2px;">1</td> <td style="border:1px solid black; padding:2px;">2</td> <td style="border:1px solid black; padding:2px;">3</td> <td style="border:1px solid black; padding:2px;">3</td> <td style="border:1px solid black; padding:2px;">2</td> <td style="border:1px solid black; padding:2px;">1</td> <td style="border:1px solid black; padding:2px;">1</td> <td style="border:1px solid black; padding:2px;">2</td> <td style="border:1px solid black; padding:2px;">3</td> <td style="border:1px solid black; padding:2px;">3</td> <td style="border:1px solid black; padding:2px;">2</td> <td style="border:1px solid black; padding:2px;">1</td> <td style="border:1px solid black; padding:2px;">1</td> <td style="border:1px solid black; padding:2px;">2</td> <td style="border:1px solid black; padding:2px;">3</td> <td style="border:1px solid black; padding:2px;">3</td> </tr> <tr> <td style="font-size:8px;">Bank</td> <td colspan="5" style="font-size:8px;">Branch</td> <td colspan="6" style="font-size:8px;">Account Number</td> <td colspan="4" style="font-size:8px;">Suffix</td> </tr> </table>	1	2	3	3	2	1	1	2	3	3	2	1	1	2	3	3	Bank	Branch					Account Number						Suffix				AUTHORITY TO ACCEPT DIRECT DEBITS (Not to operate as an assignment or an agreement)
1	2	3	3	2	1	1	2	3	3	2	1	1	2	3	3																		
Bank	Branch					Account Number						Suffix																					

To the Manager: please print full postal address clearly

Bank	ASB	AUTHORISATION CODE <table style="margin:auto"> <tr> <td style="border:1px solid black; padding:2px;">1</td> <td style="border:1px solid black; padding:2px;">2</td> <td style="border:1px solid black; padding:2px;">0</td> <td style="border:1px solid black; padding:2px;">6</td> <td style="border:1px solid black; padding:2px;">4</td> <td style="border:1px solid black; padding:2px;">8</td> <td style="border:1px solid black; padding:2px;">1</td> </tr> </table> Date: 12/11/2019	1	2	0	6	4	8	1
1	2		0	6	4	8	1		
Branch									
Address									

I/We authorise you until further notice in writing to debit my/our account with you with all amounts which

NZ Fintech Limited T/A Zooma

(hereinafter referred to as the Initiator)

the registered initiator of the above Authorisation Code, may initiate by Direct Debit.
 I/We acknowledge and accept that the Bank accepts this authority only upon the conditions listed on this form.
 Information to appear in my/our bank statement:

Payer Particulars	Payer Code	Payer Reference
Z O O M A		C U S T 1 6 4 1 5 2

Name of Account	Example Customer
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Authorised Signature(s)	
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Approved <hr/> 2307 <hr/> <table style="width:100%"> <tr> <td style="width:50%; text-align:center;">07</td> <td style="width:50%; text-align:center;">12</td> </tr> </table>	07	12	For Bank Use Only <table border="1" style="width:100%"> <tr> <td style="width:33%">Date Recieved:</td> <td style="width:33%">Recorded by:</td> <td style="width:33%">Checked by:</td> </tr> <tr> <td style="height:30px;"></td> <td></td> <td></td> </tr> </table> Original - Retain at Branch Copy - Forward to Initiator if requested	Date Recieved:	Recorded by:	Checked by:				BANK STAMP
07	12									
Date Recieved:	Recorded by:	Checked by:								

CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

1. The Initiator:

- (a) Has agreed to give advance notice of the net amount of each Direct Debit and the due date of debiting at least two calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. This advance 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 advance notice will include the following message:
 "Unless advice to the contrary is received from you by (date*), the amount of \$..... will be

directly debited to your account on (initiating date*)." *This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.

This notice will 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). If the bank dishonours a direct debit the initiator may send the direct debit again within 6 business days of the dishonour and is not required to give you a second notice of the amount and date of the direct debit.

- (b) May, upon the relationship which gave rise to this authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the authority. Upon receipt of such notice the Bank may terminate this authority as to future payments by notice in writing to me/us.
- (c) May, upon receiving written notice (dated after the date of this authority) from a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that written notice and this authority from the account identified in the written notice.
- (d) May, upon receiving notice amend the amount and/or the date and/or frequency of the direct debit.

2. The Customer may:

- (a) At any time, terminate this authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
- (b) Stop payment of any Direct Debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- (c) Request the Bank to reverse any Direct Debits initiated by the Initiator under this authority by debiting the amount of the Direct Debits back to the Initiator through the Initiator's Bank where the Initiator cannot produce a copy of the authority and/or confirmation to me/us that I/we are reasonably satisfied demonstrate that I/we have authorised my/our bank to accept Direct Debits from the Initiator against my/our account PROVIDED the request is made not more than 9 months from the date when the first Direct Debit was debited to my/our account by the Initiator under the authority.

3. The Customer acknowledges that:

- (a) This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Instruction until actual notice of such event is received by the Bank.
- (b) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other dispute lies between me/us and the Initiator.
- (d) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of: the accuracy of information about Direct Debits on Bank statements; and any variations between notices given by the Initiator and the amounts of Direct Debits.
- (e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with clause 1(a), nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

4. The Bank may:

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly signed by me/us and given to or drawn on the Bank.
- (b) At any time terminate this authority as to future payments by notice in writing to me/us.
- (c) Charge its current fees for this service in force from time to time.

Specific conditions relating to notices and disputes:

- 1. I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if: I don't receive a written notice of the amount and date of each direct debit from the initiator, I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
- 2. The initiator is required to give you a written notice of the amount and date of each direct debit no less than 2 business days before the date of the debit. For a series of direct debits the initiator is required to give a written notice of the amount and date of each direct debit no less than 2 calendar days before the date of the first direct debit in the series, or before any change

to the amount and date previously advised. The notice is to include the dates of the debits, and the amount of each direct debit.

3. If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.
4. If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice: no less than 30 calendar days before the change, or if the initiator's bank agrees, no less than 2 calendar days before the change.

To:

I, Example Customer

425 Jump St
Happy Valley
Auckland

hereby:

- 1 Give written consent pursuant to section 5 of the Wages Protection Act 1983 for you to deduct from any salary, wages or other moneys owing to me, any amount which may be owing by me to NZ Fintech Limited; and
- 2 authorise you to pay to NZ Fintech Limited, upon its written request to , such sum as is owing by me to NZ Fintech Limited. This authorisation may be withdrawn by me at any time by me giving written notice to my employer; and
- 3 authorise you to release to NZ Fintech Limited personal information concerning my employment.

Dated this 12 day of November 2019

Signed by: Example Customer


