

ORIGINATOR: PROVIDE ONE COPY, TOGETHER WITH THE GENERAL TERMS AND CONDITIONS, TO THE BORROWER. RETAIN ONE COPY FOR YOUR RECORDS. FORWARD THE ORIGINAL AGREEMENT TO DEALER FINANCE LIMITED.

DEALER FINANCE LIMITED ("CREDITOR") BUSINESS LOAN AND SECURITY AGREEMENT

Contract No. ~AccountNumber~

If you do not understand anything in this Agreement, you should seek independent advice. You should keep this Agreement in a safe place.

	DATED ~StartDate~ BETWEEN		
THE CREDITOR	NAME Dealer Finance Limited	ADDRESS PO Box 80183, Christchurch 8440	
AND THE BORROWER	ENTITY NAME ~Client.allNames.FormatNormal~ ~Client.TradingAs~	~Client.~Client.NZBN~ NZBNH d~	
	~CLIENT.REGISTEREDADDRESS~ DRESSHD~	~Client.AddressRegistered.CommaFormatted~	
	PHYSICAL ADDRESS Phone EMAIL	~Client.AddressPhysical.CommaFormatted~ Home ~Client.PhoneHome~ Home ~Client.EmailHome~	Business ~Client.PhoneBusiness~ Mobile ~Client.PhoneMobile~ Business ~Client.EmailBusiness~
AND THE GUARANTOR(S)	TITLE ~allGuarantors.primary.Title~	FIRST NAMES ~allGuarantors.Primary.FirstNames~	SURNAME ~allGuarantors.Primary.Surname~
	ADDRESS ~allGuarantors.AddressPhysical.CommaFormatted~		DATE OF BIRTH ~allGuarantors.Pr yDOB~
CREDITOR'S CONTACT DETAILS	You may send notices to the Creditor by writing or sending an email to the Creditor at the Creditor's postal or email address below: Name of Creditor: Dealer Finance Limited Postal Address: PO Box 80183, Christchurch 8440 Email address: admin@dfi.co.nz		
COLLATERAL	Description ~allSecurities.HeadClassType~ ~allSecurities.HeadYear~	~allSecurities.Description~ ~allSecurities.ClassType.Description~ ~allSecurities.Year~	~allSecurities.HeadClassClassification~ ~allSecurities.ClassClassification.Description~ ~allSecurities.Make~ ~allSecurities.Chassis~ ~allSecurities.RegistrationNumber~ ~allSecurities.CCRating~ INSURANCE ~allSecurities.HeadModel~ ~allSecurities.HeadVIN~ ~allSecurities.HeadColour~ ~allSecurities.HeadOdo~
	~allSecurities.HeadMake~ ~allSecurities.HeadChassis~ ~allSecurities.HeadRego~ ~allSecurities.HeadCC~ ~allSecurities.HeadInsCo~ ~allSecurities.HeadInsPolicy~	~allSecurities.Make~ ~allSecurities.Chassis~ ~allSecurities.RegistrationNumber~ ~allSecurities.CCRating~ ~allSecurities.InsuranceCompany.Name~ ~allSecurities.PolicyNumber~	~allSecurities.Model~ ~allSecurities.VIN~ ~allSecurities.Colour~ ~allSecurities.Odometer~
CREDIT DETAILS AND PAYMENT SCHEDULE	Initial Unpaid Balance (Amount Financed) This is the amount you owe as at the date of this statement (including any fees charged by the Creditor) Made up of: Cash Price or Loan Amount Cash Price Extras Registration GAP Insurance PPSR Fee DFL Establishment Fee Loan Repayment Insurance Mechanical Breakdown Insurance Dealer Charges Less Cash (deposit, payment received etc)	\$ ~AmountFinanced~ \$ ~CashPrice~ \$ ~CashPriceExtras~ \$ ~FinMVRRegistration~ \$ ~FinInsurance~ \$ ~FinPPSR~ \$ ~DFLEstablishmentFee~ \$ ~FinProtection~ \$ ~MechInsurance~ \$ ~DealerCharges~ \$ ~FinDeposit~	PAYMENTS You are required to make each payment of the amount specified and by the time specified. TIMING OF PAYMENTS Frequency: monthl First Payment ~FirstPaymentDate~ \$ ~FirstPaymentAmount~ Last Payment ~LastPaymentDate~ \$ ~LastPaymentAmount~ Number of Payments ~NoOfPayments~ Amount of Each Payment \$ ~FirstPaymentAmount~ TOTAL AMOUNT OF PAYMENTS (Balance Payable) \$ ~BalancePayable~ Place of Payment: All payments shall be made to DFL at the address set out in DFL's contact details or as advised by the Creditor to the Purchaser.
INTEREST	ANNUAL INTEREST RATE ~RateInterest~% p.a. fixed for the whole term of the Agreement being ~NoOfPayments~ months	TOTAL INTEREST CHARGES This is the total amount of the interest charges payable under the Agreement \$ ~FinFinanceCharge~	METHOD OF CHARGING INTEREST Interest charges are calculated and charged at the end of each month by multiplying the daily 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.
CREDIT FEES AND CHARGES	The following credit fees and charges (which are not included in the Amount Financed) are, or may become, payable under, or in connection with this Agreement. Administration costs and fees payable on full prepayment are disclosed under the Full Prepayment heading. \$ ~FinMonthlyDocFee~ per month account maintenance fee. The Creditor may vary all the fees and charges payable under this Agreement and the time the fees and charges are payable. The fees and charges that apply from time to time will be published on the Creditor's website at https://dfi.co.nz/businessfees/		
DISPUTE RESOLUTION	The Creditor is a member of the Financial Services Complaints Limited dispute resolution scheme. It is free to make a complaint to the independent dispute resolution scheme. The scheme can help you to resolve any disagreement you have with the Creditor. Contact details of Financial Services Complaints Limited are: • Phone: 0800 347 257 • Website: http://www.fscf.org.nz • Business address: PO Box 5967, Wellington 6145		
REGISTRATION ON FINANCIAL SERVICES PROVIDERS REGISTER	Creditor's registration name: Dealer Finance Limited Creditor's registration number: FSP30882		



