IMPORTANT - If this Agreement is a consumer credit contract under the Consumer Credit Contracts and Consumer Finance Act 2003 ("the Act") the Creditor 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 and Security Agreement with a Disclosure Statement together with the General Terms and Conditions ("this Agreement") form your credit contract with the Creditor. 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 the statement of Right to Cancel below for full details of your right to cancel. Note that strict time limits apply.

	DATED ~StartDate~ BETWEEN			
THE CREDITOR	NAME Dealer Finance Limited		ADDRESS PO Box 80183, Christchurch 8440	
AND THE BORROWER	TITLE FIR ~allClients.allNames.Title~ ~al	RST NAMES IIClients.allNames.FirstNames~	SURNAME DATE OF BI ~AllClients.allNames.Surname~ allClients. es.DateOfBi	allNan
	ADDRESS ~Client.AddressPhysical.CommaFormatted~			
		me ~Client.PhoneHome~	Business ~Client.PhoneBusiness~ Mobile ~Client.PhoneMobile~	
	EMAIL Home ~Client.EmailHome~ Business ~Client.EmailHome Business ~Client.EmailHome EmailHome Em		Business ~Client.EmailBusiness~	
	OCCUPATION ~CI	lient.Occupation~	EMPLOYER ~Client.Employer~	
AND THE GUARANTOR(S)	~allGuarantors.primary.Title~al	RST NAMES IlGuarantors.Primary.FirstNames~ IlGuarantors.AddressPhysical.Comm	SURNAME DATE OF BI ~allGuarantors.Primary.Surname~ allGuarant imaryDOB~	tors.P
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@dfl.co.nz			
COLLATERAL	Description ~all	Securities.Description~		
	e~	ISecurities.ClassType.Description~		
	-allSecurities.HeadMakeallSecurities.HeadChassisallSecurities.HeadRegoallSecurities.HeadCCallSecurities.HeadCC-	ISecurities.RegistrationNumber~ ISecurities.CCRating~ ISecurities.InsuranceCompany.Name	-allSecurities.HeadClassClassClassification.Description- sallSecurities.HeadModelallSecurities.HeadVINallSecurities.HeadColourallSecurities.HeadOdoallSecurities.HeadOdo-	
CREDIT DETAILS AND PAYMENT SCHEDULE	Initial Unpaid Balance (Amount Financed) S ~AmountFinanced~ 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 PPSR Fee S ~FinMVRegistration~ PPSR Fee		tor) You are required to make each payment of the amount specified and by the time specified. CashPrice- iceExtras- gistration-)
	Establishment Fee Introducer Fee Guaranteed Asset Protection Insu Mechanical Breakdown Insurance PPI / CCI Insurance Other Charges	\$ ~DFLEstablis \$ ~Intr urance \$ ~Fi \$ ~Mecl \$ ~Fin	mentFee- ducerFee- nsurance- nsurance- rotection- rCharges-	menti
	Less:- Cash (deposit or direct credit payr Trade In		TOTAL AMOUNT OF PAYMENTS inDeposit~ (Balance Payable) **BalancePayable* inTradeln~	≀able~
	Please note that financing the above fees or charges under the Agreement means that you will pay higher interest and overall costs than if you paid those separately.		Place of Payment: All payments shall be made to the Creditor at the address set out in the Creditor's contact details advised by the Creditor to the Borrower.	or as
INTEREST	ANNUAL INTEREST RATE -RateInterest-% p.a. fixed for the w of the Agreement being -NoOfPayme payments as detailed in the 'Payment Si section.	ents~	mest charges METHOD OF CHARGING INTEREST Interest charges are calculated by multiplying the unpaid balance at the end of the day by a daily rate. The daily interest rate is calculated by dividing the annual interest rate by 365. Interest forms each payment detailed in the 'Payment Schedule' section above. Interest is charged to your accomonthly from commencement date and at any time you pay the unpaid balance in full before the payment is due. Interest must be paid monthly in arrears.	s part of ount
CREDIT FEES AND CHARGES	In addition to the credit fees and charges forming part of the Initial Unpaid Balance above, certain other credit fees and charges may be payable under this Agreement. These credit fees and charges are set out below under the heading "Fees and Charges". This Agreement allows the Lender to vary these fees and charges from time to time. You can view the current schedule of fees and charges at www.dfl.co.nz/finance			
CONTINUING DISCLOSURE	The Creditor is required to provide you with regular statements. These statements will give you information about your account. Statements will be provided every 6 months by post or email.			
ELECTRONIC COMMUNICATION	By entering into this Agreement and unless you otherwise request in writing, you agree that we can (subject to applicable legal requirements) send you notices and other communications relating to this Agreement electronically, including by email or using any other electronic message address provided by you or (if we choose to) by making the information available by other electronic means such as access to an online platform. This includes any disclosure that we have to make to you under the Credit Contracts and Consumer Finance Act 2003. We agree to receive notices or other communications from you in electronic form.			
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.fscl.org.nz • Business address: PO Box 5967, Wellington 6145			

REGISTRATION ON **FINANCIAL** Dealer Finance Limited Creditor's registration name: SERVICES FSP30882 **PROVIDERS** Creditor's registration number: REGISTER SECURITY INTEREST: WHAT COULD HAPPEN IF YOU The Creditor has a security interest in the Collateral described above to secure performance of your obligations under this Agreement and the payment of all amounts owing by you from time to time under this Agreement ("the Secured Monies"). You agree that you will not grant (to any other party) a security interest in the Collateral without the Creditor's prior written consent. If you fail to meet your commitments under **FAIL TO MEET** this Agreement, then to the extent of the security interest, the Creditor may be entitled to repossess and sell the Collateral. YOUR COMMITMENTS If this occurs and there are insufficient sale proceeds to meet all Secured Monies, you will remain liable to the Creditor for any 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 on the amount you have not paid and while the default continues. Default interest is payable in accordance with clause 9 of the General Terms and Conditions at the greater of the rate equal to I + 5% per annum and 24% per annum where "I" = the Annual Interest Rate shown on this Disclosure Statement. In the event of a breach of the Agreement or on the enforcement of the Agreement, the default fees which are, or may become, payable under, or in connection with your loan are set out under the heading "Fees and Charges". The Creditor may vary these fees and charges. If you pay the unpaid balance in full before the final payment is due (full payment), you may be required to pay the Early Repayment fee set out under the heading Fees and Charges plus, where applicable, and early repayment amount to compensate the Creditor for any loss suffered from full repayment. The Creditor may have suffered a loss if the Creditor's current interest rate is lower than the interest rate applying to this **FULL PREPAYMENT** Agreement. The amount you may have to pay to compensate the Creditor for the loss (Early Termination Fee) is calculated using the formula prescribed in regulation 9 of the Credit Contracts and Consumer Finance Regulations 2004. **RIGHT TO** STATEMENT OF RIGHT TO CANCEL You are entitled to cancel this Agreement by giving notice to the Creditor. Time limits for cancellation You must give notice that you intend to cancel this Agreement **CANCEL** • within 5 working days of the date of this Disclosure Statement if this Disclosure Statement is given to you in person; · within 7 working days of the date of this Disclosure Statement if this Disclosure Statement is given to you by electronic means (for example email), 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. To cancel this Agreement you must give written notice that you intend to cancel this Agreement by: giving notice to the Creditor or an employee or agent of the Creditor; emailing the notice to the Creditor at the email address above; or posting the notice to the Creditor or an agent of the Creditor. You must return to the Creditor any advance and any other property received by you under the contract. What you may have to pay if you cancel If you cancel this Agreement, the Creditor can charge you the amount of reasonable expenses the Creditor had to pay in connection with the Agreement and its cancellation (including legal fees and fees for credit reports, etc) If you cancel this Agreement, the Creditor 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 If you are unable reasonably, to keep up with your payments or meet your other obligations under this Agreement because of illness, injury, loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to the Creditor for a hardship variation. To apply for a hardship variation, you need to: YOU SUFFER a) make an application in writing; and UNFORESEEN b) explain your reason(s) for the application; and c) request one of the following: an extension of the term of this Agreement (which will reduce the amount of each payment due under this Agreement); or **HARDSHIP** • a postponement of the dates on which payments are due under this Agreement (specify the period for which you want this to apply); or both of the above; and d) give the application to the Creditor. Do this as soon as possible. If you leave it for too long, the Creditor may not have to consider your application. YOUR RIGHTS You are protected by responsible lending laws. Because of these protections, the recommendations given to you about this consumer loan are not regulated financial advice as described in the Financial Services Legislation Amendment Act 2019. 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 licensed. I/We acknowledge that I/we have received a copy of the Loan Agreement, inclusive of Initial Disclosure and the General Terms and Conditions before entering into this agreement; and confirm that I/we have **ACKNOW-**(a) read and understood the Initial Disclosure Statement and Terms and Conditions that apply to the agreement. I/we acknowledge that it constitutes disclosure as required by the Act. I/we agree to be bound by this Agreement. If there is more than one person entering into this agreement, you are jointly and severally liable to us for the obligations under this agreement. **LEDGEMENTS AND SIGNING** I/We confirm that the Amount Financed is to be used wholly/predominantly for personal, domestic and/or household purposes only and not for investment purposes. I/We have inspected the Collateral and signed this Agreement relying solely on my/our inspection and judgment as to the quality of the Collateral and its fitness for purpose. I/We authorise the Creditor to disclose and to seek from any party such relevant information as the Creditor may require in connection with this Agreement. (e) (f) I/We am/are registered for GST purposes Y / N If an email address has been inserted in the Borrower's details above, or the I/we have subsequently advised of an new or amended email address, I/we consent to the delivery of all continuing disclosure documents and other notifications from the Creditor by email. I/We acknowledge this agreement may be executed by a party by applying an electronic signature in accordance with Part 4 of the Contract and Commercial Law Act 2017 (CCLA). Each party to this (g) agreement consents to the receipt of electronic signatures in accordance with Part 4 of the CCLA from each other party. Signed by the abovenamed Borrower(s) Signed by the abovenamed Guarantor (s)