

DEALER FINANCE LIMITED ("CREDITOR") LOAN AND SECURITY AGREEMENT (WITH DISCLOSURE STATEMENT)

Contract No. ~AccountNumber~

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 ~allClients.allNames.Title~	FIRST NAMES ~allClients.allNames.FirstNames~	SURNAME ~AllClients.allNames.Surname~
	DATE OF BIRTH ~allClients.allNames.DateOfBirth~		
	ADDRESS ~Client.AddressPhysical.CommaFormatted~		
	Phone Home ~Client.PhoneHome~	Business ~Client.PhoneBusiness~	Mobile ~Client.PhoneMobile~
	EMAIL Home ~Client.EmailHome~		Business ~Client.EmailBusiness~
	OCCUPATION ~Client.Occupation~		EMPLOYER ~Client.Employer~
AND THE GUARANTOR(S)	TITLE ~allGuarantors.primary.Title~	FIRST NAMES ~allGuarantors.Primary.FirstNames~	SURNAME ~allGuarantors.Primary.Surname~
	ADDRESS ~allGuarantors.AddressPhysical.CommaFormatted~		
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.Description~		
	~allSecurities.HeadClassType~	~allSecurities.ClassType.Description~	
	~allSecurities.HeadYear~	~allSecurities.Year~	~allSecurities.HeadClassClass~
	~allSecurities.HeadMake~	~allSecurities.Make~	~allSecurities.ClassClassification.Description~
	~allSecurities.HeadChassis~	~allSecurities.Chassis~	~allSecurities.HeadModel~
	~allSecurities.HeadRego~	~allSecurities.RegistrationNumber~	~allSecurities.VIN~
	~allSecurities.HeadCC~	~allSecurities.CCRating~	~allSecurities.HeadColour~
	INSURANCE		~allSecurities.HeadOdo~
	~allSecurities.HeadInsCo~	~allSecurities.InsuranceCompany.Name~	~allSecurities.Odometer~
	~allSecurities.HeadInsPolicy~	~allSecurities.PolicyNumber~	
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 PPSR Fee Establishment Fee Introducer Fee Guaranteed Asset Protection Insurance Mechanical Breakdown Insurance PPI / CCI Insurance Other Charges Less:- Cash (deposit or direct credit payment received) Trade In 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.		PAYMENT SCHEDULE You are required to make each payment of the amount specified and by the time specified. Frequency: ~FinSchedType~ First Payment ~FirstPayment Date~ Last Payment ~LastPaymentDate~ Number of Payments ~NoOfPayments~ ~paymentSummary~ TOTAL AMOUNT OF PAYMENTS (Balance Payable) \$ ~BalancePayable~ Place of Payment: All payments shall be made to the Creditor at the address set out in the Creditor's contact details or as advised by the Creditor to the Borrower.
INTEREST	ANNUAL INTEREST RATE ~RateInterest~% p.a. fixed for the whole term of the Agreement being ~NoOfPayments~ payments as detailed in the 'Payment Schedule' section.	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 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 forms part of each payment detailed in the 'Payment Schedule' section above. Interest is charged to your account monthly from commencement date and at any time you pay the unpaid balance in full before the final payment is due. Interest must be paid monthly in arrears.
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.dfi.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		

