

Limelight Financial Services Limited trading as dtr

New Lynn

Unit B, 2039 Great North Road, New Lynn, Auckland

Phone: 0800 734 735 Email: steven.wei@thornfinance.co.nz

easi-cash – agreement

Client Number:	01730585	Account Number:	0000299052	Date of Disclosure:	11-04-2022
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Have you been told about your rights?

Initials :

Before you enter into this agreement, we wish to verbally tell you about the implications of entering into this agreement and your rights to cancel this agreement. Please write your initials in the box above to confirm we've told you about your rights.

Important: why you should read this document

This document tells you the key things you need to know about your agreement with us. Section 17 of the Credit Contracts and Consumer Finance Act 2003 requires us to provide you with this document.

Please read it carefully. If there is anything you don't understand, talk about it with someone you trust. The person you talk to should be someone who doesn't work for us. Keep this document in a safe place, in case you need to look at it again.

This agreement is about the money we loan to you through this agreement, and the money you need to pay us in return. If this is a secured loan, you agree to grant us a security interest over specified assets that you own (the secured assets). A security interest means that, if you don't meet your obligations under this agreement, we can take and sell the secured assets.

A statement about your right to cancel – which tells you when and how you can cancel – is detailed further down in this document. Note: you must cancel within the strict time limits.

This document should be read together with the terms and conditions, the schedule of payments and the valuation goods ID.

If more than one of you is named below, 'you' means each of you jointly and severally. That means that each of you is fully responsible for the loan, even if the other one doesn't contribute to payments or do other things required under this agreement.

Disclaimer relating to advice about this document

Limelight Financial Services Limited needs to check that your loan is suitable and take other steps as a responsible lender.

You are protected by responsible lending laws, which require us to take steps as a responsible lender (including making reasonable enquiries to be satisfied that the loan meets your requirements and objectives). When we take those steps, we are not providing you with regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to us. If you would like independent support, we recommend that you approach a licensed financial adviser or budget advisory service.

Who are you, and how can we contact you?

Your Name	EasiCash Sample	Date of Birth	01-01-1980
Physical Address	100 Queen Street Central Auckland Auckland 1011		



L0000299052SCAGMT

Phone Number

Mobile Number 0211231234

Work Number

Email Address sanchita.gorai@cloudk
aptan.com

How can you contact us?

You can contact us by:

- phoning us on 0800 734 735
- emailing us at services@thornfinance.co.nz
- writing to us at PO Box 204365, Highbrook, Manukau 2161.
- Contact us at the branch shown at the top of this agreement

How much are you borrowing from us?

Initial unpaid balance

This is the amount you owe at the date you enter into this document and we advance the funds to you. This is also the total of all advances we will make under this agreement. The amount includes any fees payable to or by us at the time we advance the funds to you.

\$1,160.00	Made up of:	funds advanced	\$1,000.00
		DLW (dtr liability waiver) fee	\$0.00
		Application Fee	\$160.00

Is this a secured loan?

You give us a security interest in the property listed on the valuation goods ID or listed below, all present and future attachments, accessories, replacements or spare-parts relating to that property, any property used to replace or substitute that property, and any proceeds of that property (or replacement or substituted property) to secure the payment of any money now or at any time in the future owing by you to us under this agreement and the performance of all of your other obligations to us under this agreement at any time. This means that this agreement is a secured loan. Our security interest must have first-ranking priority unless we have agreed otherwise.

OR

This is an unsecured loan.

What payments must you make to us?

Timing of Instalments

Frequency	WEEKLY
First instalment date	18-04-2022
Number of instalments	52
Amount of each instalment	\$26.21

Total of all instalments**(calculated as at the date of this agreement)**

\$1,362.75

A \$8.25 per month administration fee is charged for each payment date while any amount remains outstanding under this agreement. This is included in the payments described above and in the schedule of payments on page 8. If we change the variable interest rate or the monthly administration fee in accordance with this agreement, your payments may change and we will notify you as required by law.

How much interest will we charge you?**Variable interest rate and term of agreement**

29.95 % per annum

variable annual interest rate (as at the date of this agreement)

12

Term of agreement (months)

Total amount of interest payable under this agreement (calculated as at the date of this agreement)

\$100.80

How we calculate and charge interest

Each interest rate shown on the schedule of payments on page 8 is an annual interest rate and a variable rate. We can vary each rate under clause 9.1 of the terms and conditions.

We charge interest to your account in arrears on each payment date for the relevant monthly period. This means that we add your accrued but unpaid interest to your unpaid balance (on which we charge interest). We start calculating interest from the date of this document (at the applicable rate at any time as described in the schedule of payments on page 8).

We calculate your interest by multiplying your average unpaid daily balance for the relevant monthly period by our monthly interest rate. We calculate our monthly interest rate by dividing the applicable annual interest rate for the relevant monthly period (as described in the schedule of payments on page 8) by 12. Your unpaid balance includes interest charged to your account monthly (until it is paid).

Monthly period means, in respect of any payment date, the period from and including the previous payment date to but excluding that payment date (or, in the case of the first payment date, the period from the date of this document to but excluding that first payment date).

What credit fees and charges will you have to pay?

You will have to pay credit fees and charges in connection with your account (not included in the initial unpaid balance above). We may vary these fees and charges under clause 9.3 of the terms and conditions.

Our current credit fees and charges (not included in the initial unpaid balance above) are:

Monthly administration fee

Charged to your account monthly (to cover the costs of maintaining and administering your account)

DLW excess

As shown on the relevant valuation goods ID

Charged to your account each time applicable damage or loss occurs to a secured asset (if applicable) (the DLW excess is an amount you contribute towards the relevant

loss)

Re-finance fee \$60

Charged to your account each time we have been required to re-finance an agreement (to cover the cost of processing and documenting the re-finance)

All credit fees and charges are charged to your account at the time the relevant fee or charge is incurred (or, in the case of the monthly administration fee, monthly starting on your first payment date). This means that they are added to your unpaid balance (on which we charge interest).

Service and data charges may also be charged by your service provider where you communicate with us by electronic message.

Sample

Do you want to pay for a dtr liability waiver?

Decline DLW (secured loans only)

You agree that you **will not pay** the dtr liability waiver (DLW) fee. You agree to keep the secured assets insured and you must pay whatever you owe under this agreement if any damage or loss occurs to the secured assets. See clauses 11, 12 and 13 of the terms and conditions.

Accept DLW (not applicable for unsecured loans)

You agree to **pay** the dtr liability waiver (DLW) fee. If applicable damage or loss occurs to the secured assets (resulting in a write-off), DLW will apply but you will need to pay any DLW excess. If you have more than one secured asset, the maximum combined DLW excess in respect of any one claim will be \$250.00 (or such other reasonable limit as we set from time to time). We will only provide you with DLW if you keep to the terms of this agreement. You are responsible for some types of damage or loss even if you have DLW. See clauses 10, 12 and 13 of the terms and conditions.

How will we keep you informed?

We must provide you with regular statements (this is known as 'continuing disclosure'). We'll provide you with statements at least six monthly. These statements will give you information about your account.

What happens if you repay in full before the last payment date?

If you pay the total unpaid balance before the final payment is due (called 'full prepayment'), you may need to pay administration costs and fees.

This is the charge for administrative costs at the date of this agreement. This charge covers the costs of the office work required for a full prepayment. This charge may change over the term of this agreement, depending on changes in our administrative costs for full prepayments.

As per clause 10.2, we will also rebate the unused portion of any DLW fee.

What could happen if you don't keep to this agreement?

If you don't keep to this agreement, a couple of things could happen.

1. Secured loans only

We could repossess the secured assets (our security)

Our security interest in the secured assets protects us if you don't perform your obligations to us under this agreement (that is, if you don't keep to this agreement).

If you fail to carry out what you've promised by entering into this agreement, we may have the right to take (repossess) and sell the secured assets.

Our security interest secures all of your obligations to us under this agreement. If we repossess and sell the secured assets but the proceeds of the sale do not cover the full amount you owe us, you may continue to owe us money.

It will be an event of default under this agreement if you allow someone other than us to create security over the secured assets, and we can then carry out the actions described in clauses 15 and 16 of the terms and conditions (including repossessing and selling the secured assets).

2. General

Default interest

You must pay default interest charges if you don't make a payment on the date it is due. You must pay these charges until you've caught up with your payments.

We calculate this default interest every day on the amount you are overdue (excluding any amount that has become payable early because of a default).

Our default interest rate is 5% per annum above the applicable interest rate as at the relevant time. We can vary the default interest rate under clause 9.2 of the terms and conditions.

If you think you might have trouble making a payment, please talk to us before the payment is due. If you're experiencing hardship, or certain other circumstances, we may be able to help.

Default fees

If you don't keep to this agreement, it may be an event of default, and you may need to pay default fees. Events of default are set out in clause 14 of the terms and conditions.

Our current default fees are as follows:

Late Fee	\$39.00	Charged to your account each time you are more than 2 days late in paying an amount that is due (to cover the additional cost of administering your Account while payments are overdue)
Monthly Payment Plan Late Fee	\$19.50	A reduced late fee charged to your easi-cash account when you have a payment plan in place instead of the late fee described above. This fee is incurred each time you are more than 2 days late in paying an amount that is due. The fee is to cover the additional cost of administering your account while payments are overdue.
Door Knock Fee	\$35.00	Charged to your account each time we are required to visit you to discuss an event of default (to cover the cost of the visit)

We'll also charge you other losses, costs and expenses that an event of default may cause, as described in clause 15.2 of the terms and conditions. These amounts will vary depending on what our losses, costs or expenses are at the time of the event of default.

We may vary these fees and charges under clause 9.3 of the terms and conditions.

All default fees and charges are charged to your account at the time the relevant fee or charge is incurred. This means that they are added to your unpaid balance (on which we charge interest).

You have the right to cancel this agreement?

The Credit Contracts and Consumer Finance Act 2003 gives you a right for a short time after the terms of this contract have been disclosed to you to cancel the contract.

Time limits for cancellation

You can cancel this agreement by letting us know in writing within:

- 30 days from when we gave it to you – if we gave it to you in person
- 30 days from when we sent it – if we sent it to you by electronic message
- 30 days from when we posted it – if we sent it to you by mail.

How to cancel

If you want to cancel this agreement, you must let us know in writing by:

- giving the notice to us in person at any branch of dtr or the office of Limelight Financial Services Limited
- posting the notice to us at PO Box 204365, Highbrook, Manukau 2161
- emailing us at services@thornfinance.co.nz.

You must also return to us any advance and any other property you've received under this agreement.

What you may have to pay if you cancel

If you cancel this agreement, we can charge you:

- a) the amount of any reasonable expenses we had to pay in connection with this agreement 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 do you need to do if you suffer unforeseen hardship?

If you can't keep up your payments because of an unexpected event that causes you hardship – for example illness, injury, loss of employment or the end of a relationship – you can apply to us for a hardship variation. To apply, you need to write to us explaining your situation and ask us to do one of the following:

- a) extend the term of this agreement, and reduce the amount of each payment due under this agreement accordingly (without changing the interest rate)
- b) give you longer to pay by postponing, during a specified period, the dates on which payments are due under this agreement (without changing the interest rate)
- c) both of the above – postpone payments for a specified time and reduce the amount of your payments by extending the term.

Write to us as soon as possible because, if you leave it for too long, we do not have to consider your application.

Who to contact if you have a dispute with us

Financial Services Complaints Limited
Level 4, Legal House
101 Lambton Quay
P.O. Box 5967
Wellington 6145

0800 347 257 / complaints@fscl.org.nz / www.fscl.org.nz

We are registered on the Financial Service Providers Register

We are registered on the Financial Service Providers Register under the name Limelight Financial Services Limited (registration number FSP39861).

Limelight Financial Services Limited trading as dtr

New Lynn
Unit B, 2039 Great North Road, New Lynn, Auckland
Phone: 0800 734 735 Email: steven.wei@thornfinance.co.nz
V111 01042022

Your agreement with us

I acknowledge that I am entering into this agreement of my free will and have not been forced to enter into it by Limelight Financial Services Limited or anyone else.

I acknowledge that this agreement has been explained to me in English and that I understand it fully.

You agree to borrow money from us.

This agreement includes:

- this easi-cash agreement
- the valuation goods ID
- the schedule of payments
- the terms and conditions

If you are a joint borrower, we recommend that you get independent advice before entering into this agreement.

Borrower Name EasiCash Sample

Borrower Signature

Signed On

Schedule of payments

This schedule of payments is provided for your convenience. In the event of any conflict between this schedule of payments and any other provision of this agreement (or any other agreement between you and us), that other provision will prevail. We may provide you with an amended schedule of payments at any time.

If we change a variable interest rate or the monthly administration fee in accordance with this agreement, this schedule of payments may change and we will notify you as required by law.

Schedule Date	Principal	Interest	Interest Rate	Instalment	Administration Fee	Principal Remaining
18-04-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$1,135.75
25-04-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$1,111.50
02-05-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$1,087.25
09-05-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$1,063.00
16-05-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$1,038.75
23-05-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$1,014.50
30-05-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$990.25
06-06-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$966.00
13-06-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$941.75
20-06-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$917.50
27-06-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$893.25
04-07-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$869.00
11-07-2022	\$24.25	\$0.00	29.95	\$26.21	\$1.96	\$844.75
18-07-2022	\$19.38	\$4.87	29.95	\$26.21	\$1.96	\$825.37
25-07-2022	\$19.50	\$4.75	29.95	\$26.21	\$1.96	\$805.87
01-08-2022	\$19.61	\$4.64	29.95	\$26.21	\$1.96	\$786.26
08-08-2022	\$19.72	\$4.53	29.95	\$26.21	\$1.96	\$766.54
15-08-2022	\$19.84	\$4.41	29.95	\$26.21	\$1.96	\$746.70
22-08-2022	\$19.95	\$4.30	29.95	\$26.21	\$1.96	\$726.75
29-08-2022	\$20.06	\$4.19	29.95	\$26.21	\$1.96	\$706.69
05-09-2022	\$20.18	\$4.07	29.95	\$26.21	\$1.96	\$686.51
12-09-2022	\$20.30	\$3.95	29.95	\$26.21	\$1.96	\$666.21
19-09-2022	\$20.41	\$3.84	29.95	\$26.21	\$1.96	\$645.80
26-09-2022	\$20.53	\$3.72	29.95	\$26.21	\$1.96	\$625.27
03-10-2022	\$20.65	\$3.60	29.95	\$26.21	\$1.96	\$604.62
10-10-2022	\$20.77	\$3.48	29.95	\$26.21	\$1.96	\$583.85
17-10-2022	\$20.89	\$3.36	29.95	\$26.21	\$1.96	\$562.96
24-10-2022	\$21.01	\$3.24	29.95	\$26.21	\$1.96	\$541.95
31-10-2022	\$21.13	\$3.12	29.95	\$26.21	\$1.96	\$520.82
07-11-2022	\$21.25	\$3.00	29.95	\$26.21	\$1.96	\$499.57
14-11-2022	\$21.37	\$2.88	29.95	\$26.21	\$1.96	\$478.20
21-11-2022	\$21.50	\$2.75	29.95	\$26.21	\$1.96	\$456.70
28-11-2022	\$21.62	\$2.63	29.95	\$26.21	\$1.96	\$435.08
05-12-2022	\$21.74	\$2.51	29.95	\$26.21	\$1.96	\$413.34
12-12-2022	\$21.87	\$2.38	29.95	\$26.21	\$1.96	\$391.47
19-12-2022	\$22.00	\$2.25	29.95	\$26.21	\$1.96	\$369.47
26-12-2022	\$22.12	\$2.13	29.95	\$26.21	\$1.96	\$347.35
02-01-2023	\$22.25	\$2.00	29.95	\$26.21	\$1.96	\$325.10
09-01-2023	\$22.38	\$1.87	29.95	\$26.21	\$1.96	\$302.72
16-01-2023	\$22.51	\$1.74	29.95	\$26.21	\$1.96	\$280.21
23-01-2023	\$22.64	\$1.61	29.95	\$26.21	\$1.96	\$257.57
30-01-2023	\$22.77	\$1.48	29.95	\$26.21	\$1.96	\$234.80
06-02-2023	\$22.90	\$1.35	29.95	\$26.21	\$1.96	\$211.90
13-02-2023	\$23.03	\$1.22	29.95	\$26.21	\$1.96	\$188.87
20-02-2023	\$23.16	\$1.09	29.95	\$26.21	\$1.96	\$165.71
27-02-2023	\$23.30	\$0.95	29.95	\$26.21	\$1.96	\$142.41
06-03-2023	\$23.43	\$0.82	29.95	\$26.21	\$1.96	\$118.98
13-03-2023	\$23.56	\$0.69	29.95	\$26.21	\$1.96	\$95.42
20-03-2023	\$23.70	\$0.55	29.95	\$26.21	\$1.96	\$71.72
27-03-2023	\$23.84	\$0.41	29.95	\$26.21	\$1.96	\$47.88
03-04-2023	\$23.97	\$0.28	29.95	\$26.21	\$1.96	\$23.91
10-04-2023	\$23.94	\$0.14	29.95	\$26.04	\$1.96	-\$0.03

Interest rates apply as follows:

29.95 % on and from 18 April, 2022 until 10 April , 2023.

If any interest rate is specified as 0.00%, this means that you have an interest free period (while the 0.00% interest rate applies as described in the table above). Interest will begin to accrue at the end of that period.

Note that repayments are spread evenly across the full term of the agreement. During any interest free period, payments are principal only, then principal and interest for the remaining term.

Each interest rate specified in this agreement is an annual interest rate and is variable (it may change after the date of this agreement in accordance with clause 9.1 of the terms and conditions).

Sample

1. How to interpret this agreement

1.1 Why these terms and conditions are important

These terms and conditions form part of your agreement with Limelight Financial Services Limited. Please read them carefully.

1.2 What the words in this agreement mean

In this agreement, unless the context otherwise requires:

Account means the account in your name maintained by us in connection with this agreement.

Address means your address as specified in this agreement (or as subsequently notified to us in writing).

Agreement has the meaning given to it on page 8 of this agreement.

Applicable damage or loss means damage or loss due to:

in the case of secured assets that are motor vehicles – flood, fire or theft

in the case of any other secured assets – lightning, windstorm, flood, smoke, fire, bursting of fixed water installation, burglary or housebreaking,

where, in each case, the secured assets are (in our opinion) a write-off as a result.

Burglary or housebreaking means theft of the secured assets from your address specified in this agreement by a person who has entered the residence at the address intending to commit a crime. The person may have entered by deceit or through force or violence. Force or violence is shown by visible marks or damage to the residence's exterior made by tools or other means at the point of entry.

Business day has the meaning given to the term 'working day' in the CCCFA.

CCCFA means the Credit Contracts and Consumer Finance Act 2003.

Default interest rate means the default interest rate specified on page 5 of this agreement. Default interest is charged in accordance with clause 9.2.

DLW stands for dtr liability waiver, and means the repayment waiver provided under clause 10 of this agreement.

DLW excess means, in relation to each secured asset, the amount shown on the valuation goods ID together with the description of the relevant secured asset.

DLW fee means the fee we charge you for providing DLW.

Event of default means an event outlined in clause 14 of these terms and conditions.

Initial unpaid balance means the amount you owe at the date you enter into this agreement and we advance the funds to you, as specified in the easi-cash agreement.

Interest rate is each annual interest rate specified in the schedule of payments on page 8 of this agreement. Each rate may change in accordance with clause 9.1. Interest is charged in accordance with clause 9.1.

Payment date means each date for payment specified on page 3 of this agreement (or such other date as we may agree with you from time to time).

PPSA means the Personal Property Securities Act 1999.

PPSR means the Personal Property Securities Register (established by the PPSA).

Proceeds has the meaning given to it under section 16 of the PPSA.

Property has the meaning given to the term 'personal property' under section 16 of the PPSA.

Schedule of payments means the list set out on page 10 of this agreement.

Secured assets means the personal property that you grant us a security interest over (if any), as specified on page 2.

Security includes any charge, encumbrance, lien, pledge, assignment by way of security, title retention arrangement or similar interest imposed by statute, or other arrangement of any nature having similar economic effect to any of the foregoing and any present or future right or interest in personal property that is a security interest for the purposes of the PPSA. See section 17 of the PPSA for the full legal definition.

Statement means the regular statement we send you about your account.

Terms and conditions means these terms and conditions as set out on pages 11 to 19 of this agreement.

Total unpaid balance means the amount you owe to us (as shown on your last statement), plus any other amounts charged to your account or accruals since that last statement.

Valuation goods ID means each easi-cash valuation goods ID form that lists secured assets (if any), and that you accept. You may need to accept more than one valuation goods ID over the time that you owe us money.

1.3 What we include in a meaning

In this agreement, unless the context otherwise requires, each of the following words has the meaning given.

- a. 'Us', 'we' and 'our' means Limelight Financial Services Limited.
- b. 'You' and 'your' means the person whose name appears as 'Your name' in this agreement. If more than one of you is named, 'you' and 'your' means each of you jointly and severally. That means that each of you is fully responsible for the loan, even if the other one doesn't contribute to payments or do other things required under this agreement.
- c. When this agreement refers to you, us, or anyone else, it also means anyone to whom legal responsibility passes; that is, an executor, administrator, successor or assignee.
- d. References to legislation (which includes all related regulations) will be construed as references to that legislation as amended or re-enacted or as its application is modified by other legislation from time to time.
- e. Words that are in the singular also carry the plural meaning and vice versa.
- f. Words referring to any gender also include the other genders.
- g. References to persons include corporations.
- h. References to any agreement or document (including references to this agreement) are to the agreement or document as amended, varied, supplemented, novated or replaced.

2. By entering into this agreement, you agree that certain things are true

2.1 By entering into this agreement, you agree to all of the following:

- a. you accept the obligations in this agreement, and you understand that these obligations can be enforced according to this agreement
- b. you have told us everything about your circumstances that anyone lending you money needs to know
- c. all information that you have provided us with is true, accurate, and not misleading
- d. you have not defaulted on any other loan, and you are not about to default
- e. you have not used the secured assets (if applicable) as a security for any purpose apart from securing the total unpaid balance under this agreement
- f. you own (or will own at the date we initially give you money) the secured assets (if applicable) without any security interest apart from the one created by this agreement, and you will not allow a security interest to exist without prior written notice from us that gives our consent

2.2 You agree that the things you tell us by entering into this agreement, as listed in clause 2.1, will continue to be true while this agreement lasts.

3. By entering into this agreement you make a commitment to us

3.1 You will commit to:

- a. give us any information about your finances that we have a reason to ask for at any time while this agreement lasts, and
- b. let us know straight away if anything happens (including pending legal action) that may prevent you from carrying out your obligations under this agreement.

3.2 You will look after the secured assets (if applicable)

At all times and at your own expense, you will keep the secured assets in good working order and condition (fair wear and tear excepted), and you will replace any worn out or defective parts with new parts.

3.3 You will not modify the secured assets (if applicable)

You will not interfere with, add to, or modify the secured assets without our prior written consent.

3.4 You will use the secured assets carefully (if applicable)

You will use the secured assets in a careful and proper manner and make sure that the building you keep the secured assets in, is secure against unauthorised entry.

3.5 You will allow us to inspect the secured assets (if applicable)

You will permit us, our agents, and our representatives to inspect the secured assets from time to time. You will allow us or our agent to enter the building you keep the secured assets in, subject to any applicable law. You will give us or our agent whatever assistance we reasonably require to carry out the inspection. We do not have to give you notice of our intention to inspect the secured assets.

4. How you can use your loan

4.1. We will loan you money, and you will pay the money back

We will advance the initial unpaid balance listed on the easi-cash agreement (less fees payable to or by us) on the date of the easi-cash agreement provided we are satisfied that all the information that you provided us with is true, accurate and not misleading. We will pay the money to you or as you direct. In return, you agree to make payments as listed in this agreement.

5. When and how to make payments

5.1. When you must pay us

You will pay:

- a. **on each payment date** the payment specified on page **Error! Bookmark not defined.** of this agreement (or as otherwise agreed), and
- b. **immediately on demand by us** any other sums that may be owing under this agreement.

5.2 The time of day you must pay by

Each payment must be made either:

- a. no later than 4.00 pm on the payment date, if the payment date is a business day, or
- b. no later than 4.00 pm on the business day immediately before the payment date, if that date is not a business day.

If you make a payment on a day that is not a business day, or after 4.00 pm on a business day, we consider that payment to have been made on the next business day.

5.3 You can make full prepayment

You may at any time before the last payment date repay the total unpaid balance in full (full prepayment). We stop charging interest on the total unpaid balance on the actual day you make payment.

Please see further information on page 5 of this agreement.

5.4 We can refuse part prepayment

We have the right to refuse a payment of part of what you owe us made before the payment date (part prepayment). We will notify you if we refuse a part prepayment. See clause 6.1 for our rights if we accept a part prepayment.

5.5 How you can pay

You can pay by any of the following:

- a. direct debit
- b. automatic payment
- c. electronic payment
- d. credit card
- e. cheque.

Payments may be made to us or to any third party authorised to accept payments on our behalf.

In each case, you must provide enough details for us to determine which account to pay the money into, and what the payment is for, as set out in your statement.

5.6 You must make your payments free of restrictions

Except to the extent required by law, you must make all payments:

- a. free of any restrictions or conditions;
- b. free of any deduction or withholding for tax; and
- c. free of any other deduction, including set-off or counterclaim.

6. What we do with your payments

6.1. We credit your payment on the payment date

The payments you make will be credited against the payment that is due on the payment date. If we accept a payment from you before the payment date (other than a full prepayment), we will hold it unallocated until the payment date and then credit it to your account.

6.2. We can apply your payment to any part of your debt

We can use the money you pay us to reduce your debt with us. We can apply it to the initial unpaid balance, interest, fees, or any other moneys due. If we don't choose to do otherwise, we will apply the payment to:

- a. first, all outstanding fees, costs, expenses, losses or damages due to us from you
- b. second, all default interest payable by you
- c. third, all other interest payable by you
- d. fourth, the balance of the initial unpaid balance.

7. We will send statements to you regularly

We will send you statements at least six monthly unless we are not required to do so by law.

Unless there is an obvious error, any statement given by us or our agent will be evidence of the amount you owe under this agreement.

8. At any time, we can use any and all deposits held for your account and anything that we owe you, to pay what is owed under this or any other agreement you have with us. You agree that:

- a. we do not have to give you notice;
- b. we do not have to ask you to pay what you owe.

We agree to tell you immediately after we have used money to pay what is owed under other agreements.

9. You may have to pay interest, default interest, or fees and charges

Limelight Financial Services Limited trading as dtr

New Lynn

Unit B, 2039 Great North Road, New Lynn, Auckland

Phone: 0800 734 735 Email: steven.wei@thornfinance.co.nz

V111 01042022

9.1. You may have to pay interest

We charge interest (at the applicable interest rate) on the unpaid balance of your account. Please see further information on page 3 of this agreement.

We can change each interest rate (or how it is calculated or applied) at any time. If we do, we'll notify you as required by law.

9.2. You may have to pay default interest

We charge default interest if you fail to make a payment required by this agreement. We can change the default interest rate (or how it is calculated or applied) at any time. If we do, we'll notify you as required by law. Please see further information on page 6 of this agreement.

9.3. You may have to pay fees and charges

Please see further information on page 3 and 6 of this agreement.

We can vary the amount, frequency, time for payment or method of calculation of any fees or charges or introduce new fees or charges. If we do, we'll notify you as required by law. A full schedule of all fees is available from us on request.

10. If you have DLW and applicable damage or loss occurs to any secured asset, and you have kept to the terms of this agreement, we will not require you to pay us some or all of the remaining payments due under this agreement (not applicable for unsecured loans)

10.1. It is important that you check that you do not already have insurance that covers you for these risks

If so, DLW may not be suitable for you.

10.2. We will take into account any rebates to which you are entitled

You may be entitled to a proportionate rebate of the DLW fee (calculated in accordance with the CCCFA) in some circumstances.

10.3. We will reduce the amount you still owe us by the agreed value of the relevant secured asset

The agreed value is the agreed estimated valuation of the secured asset shown on the valuation goods ID less a percentage to allow for payments you have already made. We will reasonably determine the percentage to take off the valuation.

The agreed estimated valuation of a secured asset shown on the valuation goods ID may be less than the market value of the secured asset.

10.4. You may need to pay the DLW excess

However, we will not charge you the DLW excess if it is your first report of applicable damage or loss under this agreement. If you have more than one secured asset, the maximum combined DLW excess payable for each claim will not exceed \$250.00, or such other reasonable limit as we set from time to time (as notified to you).

10.5. You do need to pay the fee and excess and report any applicable damage or loss

For DLW to apply, you must do all of the following:

- a. pay the DLW fee (which will form part of the initial unpaid balance on the date we advance funds to you under this agreement)
- b. comply with all the terms and conditions of this agreement
- c. obtain a police report if we ask for one
- d. fully and correctly complete our incident report form, including a statutory declaration, which we will provide

when you report the applicable damage or loss

- e. pay us the DLW excess (if applicable) within 30 days of the applicable damage or loss
- f. report the theft of a vehicle to the Police and our nearest store within a reasonable time period (no longer than one week).

10.6. DLW is not the same as insurance

Neither DLW nor this clause 10 is the same as insurance. Where you have chosen to pay the DLW fee, you are not entering into a contract of insurance with us.

11. If you don't have DLW, you need to buy insurance (secured loans only)

11.1. If you don't have DLW, you agree to keep the secured assets insured against applicable damage or loss

Where you have not elected to pay us to provide you with DLW, you agree to keep each secured asset insured to its full insurable value with an independent insurer. The insurance will cover applicable damage or loss (at a minimum). Such insurance must be in our name and your name and clause 13 will apply. You agree to show us evidence of that insurance if we ask to see it.

11.2. If you don't have DLW, you must pay whatever is owed under this agreement

If you don't have DLW and you fail to keep the secured assets insured as required by this clause, or if your insurer declines any insurance payment or any claim, applicable damage or loss is at your own risk.

If you don't have DLW, you will still be obliged to pay all amounts you owe under this agreement if applicable damage or loss occurs to the secured assets.

12. You agree you are responsible for some types of damage or loss (even if you have DLW) (secured loans only)

12.1. You may wish to insure against other events

DLW does not apply if any secured asset is defective, nor to damage to, or loss of, any secured asset due to moisture, scratches, mysterious disappearance, vandalism, abandonment, your neglect or intentional acts. Additionally, DLW does not apply to damage to any secured asset that does not result in a write-off.

You are responsible for (and may buy insurance in case of) damage or loss through such an event. Any such insurance must be in our name and your name and clause 13 will apply.

12.2. Damage to other property is not our responsibility

If there is damage or loss to anything used with the secured asset, then (to the maximum extent permitted by law and subject to any other agreement we have with you) paying for the damage or loss is your responsibility and we do not need to pay, whether the damage or loss is caused by the secured asset or not.

13. Any money paid under an insurance claim in connection with this agreement must be paid to us

If you make a claim on any policy of insurance taken out in connection with this agreement, whatever the insurance company pays you (or your estate) must be paid to us. We can use the money either to make good any damage to the secured assets (if applicable), or to reduce the total unpaid balance under this agreement.

14. If you don't keep to this agreement, you are in default

14.1. You are in default if any of the events listed in this clause 14 happen:

You break this agreement

- a. You breach this agreement in any way, and fail to remedy that breach within 15 business days of a notice from us asking for you to do so.
- b. Any provision of this agreement is no longer enforceable against you, or you claim that this is so.

You give us incorrect or misleading information

- c. You provide us with information about yourself, your circumstances, or your application that we determine to be untrue, not accurate, or misleading

We decide you can't meet this agreement

- d. You have a change of circumstances that gives us reasonable grounds to decide that you will not be able to meet this agreement.

You don't look after the secured assets (if applicable)

- e. You do or allow anything that might negatively affect our security interest in any secured assets, including:
 - modifying a secured asset in any way
 - losing possession of a secured asset (for example, by loaning, gifting, selling, or pawning it)
 - attempting to take a secured asset out of New Zealand
 - allowing any secured asset to be seized or removed to satisfy other debts.

You don't, or can't, pay

- f. You fail to make a payment when due as required by this agreement.
- g. You are deemed unable to pay your debts under any relevant legislation, such as if you become bankrupt or go into liquidation.
- h. A court issues a warrant to allow seizure of any of your property or assets to cover a debt in excess of \$2,000.
- i. A court issues a judgment against you for an amount in excess of \$2,000, and the judgment is not cancelled within 14 days.
- j. You allow someone other than us to take security over any secured asset (if applicable), or you allow a financing statement (as defined in the PPSA) to be registered against any secured asset (if applicable) in favour of someone other than us.
- k. An order is made for the seizure of any secured asset (if applicable) for non-payment.

15. If you are in default, we can take action

15.1. We can require immediate payment

If you're in default, we can require immediate payment of the total unpaid balance under this agreement, or any other agreement you have with us. You must immediately pay us the amount required as soon as you receive notice from us, whether or not the time for payment has arrived.

15.2. You will pay all losses, costs and expenses

You agree that you will pay all losses, costs or expenses that an event of default might cause. This includes legal costs, any interest, fees, penalties, expenses, or other sums paid or payable. It also includes solicitor/client costs, repossession fees, dishonour fees, door-knocking fees, debt collection agency costs, and costs for locksmiths, collection, storage, or disposal.

15.3. We can cancel this agreement, sue and repossess the secured assets (if applicable)

If you are in default, we may do any or all of the following:

- a. cancel this agreement
- b. without notice, sue for recovery of the total unpaid balance
- c. enforce our security interest and take possession of and sell any or all of the secured assets (if applicable)

If you are a joint borrower, we can take action against you without suing the other borrower.

15.4. You will pay default interest

If you fail to make a payment when due as required by this agreement, you will be charged default interest as described in clause 9.2.

15.5. We can repossess if we think a secured asset is at risk (if applicable)

In addition to our other rights under this agreement, if at any time we consider any secured asset to be at risk (within the meaning of section 83E(2) of the CCCFA), we may take and keep possession of all or part of that secured asset. We will follow the provisions of the CCCFA when taking and repossessing any secured asset.

15.6. We can enter any place where a secured asset is located (if applicable)

You give us, our agents, and our representatives the right to enter any place where any secured asset may be held, and to search for, remove, and take possession of the secured asset. This includes when the occupier is not present. This right cannot be revoked, and lasts until the delivery of a final discharge of the relevant security interest (see clause 16.6). We do not have to give you notice of our intention to enter. We can carry out these rights and (subject to applicable law) you are not allowed to claim against us for any consequential loss or damage.

16. We have security interests in the secured assets (not applicable for unsecured loans).

16.1. The secured assets are our security that you will keep this agreement

You grant us a security interest in each secured asset as security for the payment of the money you owe us, now or in the future, under this agreement and the performance of all of your other obligations to us under this agreement at any time.

16.2. You will help us obtain and maintain priority in respect of the secured assets

You will do whatever we ask you to do to enable us to maintain the security interests intended to be created under this agreement and the priority of those security interests (which must be first-ranking priority unless we have agreed otherwise). Doing whatever we ask you to do includes providing any information we reasonably require to complete and register on the PPSR a financing statement or a financing change statement.

16.3 You waive any right to receive a copy of a verification statement under the PPSA.

16.4 You agree that nothing in sections 114(1)(a) and 133 of the PPSA applies to this agreement.

16.5 You agree that your rights as debtor in sections 116, 120(2), 121, 125, 126, 127, 129, and 131 of the PPSA do not apply to this agreement.

16.6 We can keep our security interest until this agreement is at an end

Each security interest under this agreement is a running and continuing security or the payment of all moneys now or at any time in the future owing by you to us in respect of this agreement and the performance of all of your other obligations to us under this agreement at any time. Each security interest remains in full force until you have done everything this agreement requires and we are sure that all of your payments have been made and honoured and we execute and deliver a final discharge of the security interest, despite:

- a. payment of any amount to us at any time
- b. any account between you and us being at any time in credit, or
- c. you having settled your account by paying the total unpaid balance in full.

16.7 You will not move the secured assets without our written consent

While you owe any money (including advances, interest, charges, or fees) under this agreement, you will not remove any of the secured assets from your address, unless we have given our consent in writing. This includes loaning, selling, or pawning the secured assets.

17 Other amendments to this agreement

17.1 We may at any time (without your prior agreement) change any term in this agreement where, in our reasonable opinion, the change:

- a. is necessary or expedient to comply with any applicable law
- b. is of a formal, technical or administrative nature, or
- c. will not prejudice or disadvantage you in any material respect.

We will give you notice of any change as required by law.

18 We don't waive any of our rights

18.1 Even if we don't exercise a particular right under this agreement, we still retain that right.

18.2 If we exercise any right under this agreement, we can still exercise that right again, or any other right.

18.3 In addition to any and all of the rights under this agreement, we can also seek any other remedies allowed us in law.

19 You cannot assign your rights under this agreement, but we can

19.1 You may not assign to anyone else any of your rights under this agreement or any rights to the secured assets (if applicable)

We may at any time assign or transfer our rights and/or obligations under this agreement, or any of our rights to the secured assets (if applicable). We can assign or transfer to anyone we choose to, on any terms we consider fit. We do not have to let you know (unless required by the CCCFA or any other applicable law).

20 You must tell us if you are in financial difficulty

You must contact us immediately if you realise you're in financial difficulty and think you won't be able to meet future payments. We'll try to help you through this period. You can contact us as set out in page 1 of this agreement.

21. You will communicate with us and we will communicate with you

21.1 Unless otherwise specified, all notices or other communications from us to you (including statements) or from you to us must be:

- a. in writing (which may be by means of an electronic message)
- b. delivered, forwarded or sent by personal delivery, post, or electronic message to the address specified in this agreement or otherwise given by the addressee.
- c. deemed to have been received by the addressee:
 - if served personally, at the time of service
 - if sent by post, on the fourth business day after being posted, correctly addressed, by prepaid postage
 - if sent by electronic message, on the second business day after sending to the correct address.

21.2 You agree that the conditions relating to sending and receiving information in electronic form

are those in the Contract and Commercial Law Act 2017 (and any other mandatory law applicable from time to time) and you agree to receive notices and other communications from us in electronic form, by means of an electronic communication, and signed by means of an electronic signature

Where you have given us an electronic message address, you acknowledge and agree that (unless you ask otherwise):

- a. we'll typically use that address as the primary means of communicating with you
- b. we may send you electronic messages allowing you to access your statements from a website or by means of the Internet

Sample



Non-owner's acknowledgement

(secured loans only)

Your full name			
Your physical address			
Your phone number		Your mobile number	
Signing branch			Account number
Client associated with you			

This acknowledgement sets out what you, the non-owner, acknowledge and agree to in relation to the easi-cash agreement ('the agreement') and related agreements between dtr and the client named above ('the client').

Important: why you should read this document

This non-owner's acknowledgement is a legal document. Please read it carefully. If there is anything you don't understand, talk about it with someone you trust. The person you talk to should be someone who doesn't work for dtr. Keep this agreement in a safe place, in case you need to look at it again.

What you acknowledge and agree to

1. You do not own the secured assets

You agree that you do not own the secured assets, and that you are not entitled to them, alone or with anyone else. (Secured assets are the goods, equipment or assets listed in the easi-cash valuation goods ID agreed by the client.) You agree that you have no interest in or claim to the secured assets.

2. We can repossess the secured assets if the client defaults

You agree that dtr has the right to repossess and sell the secured assets if the client defaults under their easi-cash agreement.

3. You have received a copy of the valuation goods ID

You acknowledge that you have received a copy of the easi-cash valuation goods ID that lists the secured assets and is accepted by the client.

Date

Your signature

Name of witness

Limelight Financial Services Limited trading as dtr

New Lynn

Unit B, 2039 Great North Road, New Lynn, Auckland

Phone: 0800 734 735 Email: steven.wei@thornfinance.co.nz

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page 21

Address of witness

Occupation of witness

Sample

PRIVACY CONSENT

(pursuant to the Privacy Act 2020)

Client Name	EasiCash Sample	Client Number	01730585	Date	11-04-2022
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I understand that:

- Limelight Financial Services Limited t/a dtr, Thorn Finance and Finance Central is asking for and may receive personal information about me, and that my personal information may be used by Limelight and its related entities, successors, assigns, agents and associates (together the **Limelight Group**) in accordance with this Privacy Consent.
- Limelight Group will collect, use, store, disclose and otherwise process my personal information in accordance with its privacy policy available at www.dtr.co.nz/privacy and <https://thornfinance.co.nz/privacy/> (**Privacy Policy**). This consent does not limit anything in the Privacy Policy.

I understand that the personal information Limelight Group collects and holds about me may consist of (but is not limited to) details of my assets, liabilities, income, employment, credit history, outstanding fines, address details and contact information.

I understand that my personal information may be used by Limelight Group for the purposes of:

- Assisting in making decisions on whether or not to provide me with credit and providing quotations for the cost of credit, including assessing my creditworthiness
- Verifying my identity in accordance with anti-money laundering legislation
- Enforcing my contract if I default in my obligations
- Complying with legal obligations
- Contacting me about new products, offers or competitions
- Conducting market research

For the above purposes and for credit reporting purposes, I authorise the Limelight Group to provide (and to request and collect) personal information about me (including default information and my repayment history) to and from third parties as it considers appropriate for such purposes, including but not limited to:

- Any trading bank, finance company, credit union, insurance company or other financial institution.
- Any credit reporting or identity verification service or agency (including but not limited to Equifax, Centrix, Illion, APLYiD) and any debt recovery agency.
- Data and analytics products providers who provide Limelight Group with access to credit related data.
- The New Zealand Transport Agency's 'Driver Check' service.
- Other government agencies and regulators, who may hold information relevant to processing my application and/or assessing my creditworthiness, including the Ministry of Justice, Department of Corrections, New Zealand Police, MSD, Immigration New Zealand, Inland Revenue Department and Kāinga Ora Homes and Communities (and related agencies).
- My alternative contacts, my past and present employers and third-party service providers (including telecommunications providers, professional advisors and public registers).
- Owners, occupiers or neighbours of any address reasonably believed to be my current or recent address.
- My authorised representatives and advisers (including budget advisers).
- Limelight Group's agents or service providers like debt collection agencies, introducers, professional advisers, direct debit companies, private investigators, marketing agencies and market research and data and analytics products providers, mailing

houses, call centre operators and technology service providers offering online services used by Limelight Group in connection with its business.

- Third parties that Limelight Group partners with in connection with its service offerings (including motor vehicle dealers).

Without limiting the foregoing, I agree that if I apply for a loan or request a quote for the cost of credit, Limelight Group may obtain credit information about me from a credit reporter to confirm my identity, verify my current credit obligations, help Limelight Group assess my ability to meet repayment obligations and make credit decisions, and to provide me with quotations for the cost of credit.

I understand that:

- if I default in my obligations to the Limelight Group, information about that default may be given to third parties, including credit reporting agencies.
- Neither Limelight Group nor any third party needs to contact me before any information about me is provided or obtained by Limelight Group.
- A third party (e.g. a credit reporting agency) to whom the Limelight Group gives my information may retain that information and use it to provide its own services, including providing the information to its own customers.

I understand that credit reporters to whom Limelight Group give my personal information may use (and disclose) my personal information on their own terms and treat my information in accordance with their own privacy policies. Credit reporters are subject to specific requirements in relation to credit information they hold and I understand that I can ask any credit reporter for a copy of any credit information they hold about me and to update it, if necessary. More information about this is available at <https://www.privacy.org.nz/privacy-act-2020/codes-of-practice/crpc2020/>.

I understand that, if my personal information is not provided, Limelight Group may not be able to provide the products I have requested.

I acknowledge that I have the right to access, and request the correction of, any personal information about me held by Limelight Group by writing to Limelight Financial Services Limited at PO Box 204365, Highbrook, Manukau 2161 or or by contacting us at info@otr.co.nz or on 0800 645 008.

Under the Unsolicited Electronic Messages Act 2007, Limelight Group needs your consent to send you some types of commercial electronic messages (mostly marketing and promotional information). If you do not wish to receive these sorts of messages from the Limelight Group, please tick the 'No' box below before signing this document. If neither of the boxes are ticked Limelight Group will assume you want to receive emails and text messages.

Yes, I consent to receiving marketing and promotional electronic messages from you in the future.

No, I do not wish to receive any marketing or promotional electronic messages from you in the future.

I acknowledge that this privacy consent applies to all of my current and future arrangements with the Limelight Group.

Date: 11-04-2022

.....

.....
Signature of customer

EasiCash Sample
.....
Name of customer

WHAT YOU CAN EXPECT WHEN YOU APPLY FOR A LOAN

When you apply for a loan, the organisation lending you money (the lender) has some responsibilities to you.

Lenders need to make sure they understand your situation and your needs.

This brochure tells you what a responsible lender will do to help you and make sure you don't get a loan that you can't repay.

These guidelines are provided for consumers who are borrowing money under a contract governed by the Credit Contracts and Consumer Finance Act 2003.



IF YOU HAVE A COMPLAINT ABOUT YOUR LOAN

If talking to your lender doesn't help, you can make a complaint to the lender's independent dispute resolution scheme. The scheme will be one of the four schemes listed below. Ask your lender which scheme you should contact. These complaint schemes are free for consumers.



THE BANKING OMBUDSMAN SCHEME

Freephone: 0800 805 950
Email: help@bankomb.org.nz
Website: www.bankomb.org.nz



THE INSURANCE AND SAVINGS OMBUDSMAN SCHEME

Freephone: 0800 888 202
Email: info@lombudsman.org.nz
Website: www.lombudsman.org.nz



FINANCIAL SERVICES COMPLAINTS LIMITED

Freephone: 0800 347 257
Email: info@fscl.org.nz
Website: www.fscl.org.nz



PART OF THE FINANCIAL DISPUTE RESOLUTION SCHEMES

FINANCIAL DISPUTE RESOLUTION

Freephone: 0508 337 337
Email: enquiries@fdr.org.nz
Website: www.fdr.org.nz

For more information about the
Financial Services Federation, go to www.fsf.org.nz

RESPONSIBLE LENDING GUIDELINES

WHAT YOU SHOULD EXPECT FROM YOUR LENDER WHEN YOU ARE BORROWING MONEY



FINANCIAL SERVICES FEDERATION

Understanding your needs

A responsible lender will do everything they can to understand you and your situation, so you can make good decisions about your loan. Lenders must keep all your information confidential.

Responsible lenders may need to ask questions about your financial situation

Depending on your circumstances, lenders may ask about your:

- income or benefits (including whether you have a full-time, part-time, or casual job)
- fixed expenses (such as rent, repayment of other debts, child support, and monthly or yearly expenses such as insurance)
- other expenses that come up from time to time (and any special or unusual circumstances that might change your ability to repay a loan)
- existing loans and whether your new loan will be used to repay your existing loans
- credit history
- personal circumstances, including your age (especially if you are under 18) and the number of people who are financially dependent on you
- assets and their value (such as a house or car).

Responsible lenders may need to ask for proof about your financial situation

Depending on your circumstances, proof may include:

- getting a copy of your credit report
- asking for copies of payslips, tax returns, and bank statements
- asking to see identity documents (e.g. a passport)
- with your permission, talking to your employer or accountant
- asking to see original documents, not just photocopies
- checking in other ways (with other lenders for example, especially if any information or documents provided do not match).

Responsible lenders will do their best to understand your needs and goals

Depending on circumstances, lenders may ask about:

- the amount you would like to borrow
- the date you need the money and how long you need it for
- what you need the money for
- the type of loan that would suit you best.

Deciding if the loan is right for you

Lenders need to work out whether you are able to repay a loan. A responsible lender may decide not to give you a loan if they believe that:

- you would be unable to repay the loan
- you would find it extremely hard to repay the loan
- the type of loan will not meet your needs or goals.

Making sure you understand

A responsible lender should:

- do their very best to make sure you understand everything about the loan, including your rights and responsibilities, before you sign a contract
- give you fair terms and conditions, including clearly explaining interest rates and fees
- make fair decisions about the property being used as security for your loan
- make sure that any property used as security for your loan is clearly described in your loan documents and is understood by you
- make sure you understand the risks that come with having a loan, and the result of not repaying it, which might include repossession or the sale of any property you provide as security
- give you this information at the time you apply for the loan.

Helping you if things go wrong

If you are having trouble paying your loan you should contact your lender as soon as possible.

A responsible lender should:

- treat you reasonably if you miss payments. This may include renegotiating the terms of your loan where it is possible to do so
- work with you to find solutions if you are having problems with your money, or suddenly face hardship. This may include referring you to someone who can give you advice about how best to manage your money
- refer you to a budget advisor and work with the budget advisor if you ask for that
- help you to deal with any social service provider (such as Work and Income New Zealand) if you ask for that
- make sure that, if your property has to be repossessed, you are treated fairly, remembering that the lender also has a right to be repaid. Being treated fairly includes:
 - making reasonable efforts to tell you about other payment options before the property is repossessed
 - repossessing only the property named as security in the loan contract
 - treating you and your property with dignity and making sure the repossession agents also treat you fairly.

Members of the Financial Services Federation have made a commitment to uphold these Responsible Lending Guidelines

Websites which provide useful information about borrowing money:

- www.sorted.org.nz
- www.consumeraffairs.govt.nz
- www.comcom.govt.nz
- www.fsf.org.nz



STANDARD FEES AND INTEREST RATES effective 1 April 2022

This information is provided to assist you with making your decision to take a loan with Limelight Financial Services Limited (trading as dtr).

FEES	easi-own		easi-pay		easi-cash		easi-own partner PIN card	
Account Fee	Weekly	\$1.90		\$0	Administration (Monthly)	\$8.25	Weekly	\$1.90
Establishment Fee		\$95 [^]		\$0	- Secured loan	\$210		\$0
					- Unsecured loan	\$160		
					- Secured top up	\$195		
					- Unsecured top up	\$160		
Late Fee	Weekly	\$9	Weekly (only applicable after 12 week period)	\$7.50	Monthly	\$39	Weekly	\$9
Door Knock Fee		\$35		\$35		\$35		\$35
Refinance Fee	Restructure	\$30		\$60		\$60	Restructure	\$30
Payment Plan Late Fee	Weekly	\$4.50		\$0	Monthly	\$19.50	Weekly	\$4.50
PPSR Registration Fee		\$8		\$0		\$0		\$0
Transaction Fee		\$17.50		\$0		\$0		\$0
INTEREST RATES	easi-own		easi-pay		easi-cash		easi-own partner PIN card	
Annual	From 9.95% p.a. to 29.95% p.a.				From 9.95% p.a. to 29.95% p.a.		From 9.95% p.a. to 27.95% p.a.	
Default	5% p.a.*		5% p.a.		5% p.a.*		5% p.a.*	

Other Repossession Fees:

Locksmith, storage, disposal costs, repossession agents costs will be charged at the cost leveled on dtr.

Terms and Conditions

A copy of all **contracts, terms and conditions** are available in store. Our helpful staff will be happy to provide you with a copy.

*The penalty interest is 5% above the interest rate stated on your contract. This is calculated on the amount that is overdue.

[^]Fee applies to new REV easi-own card customers only

easi-own finance option: Responsible lending criteria, terms and conditions apply. Term for weekly payments depends on interest rate. **Interest rate: 9.95% p.a. to 29.95% p.a. variable determined by credit risk. Mandatory fees: account fee \$1.90 a week, PPSR fee \$8 for each purchase, establishment fee \$95 for first purchase or transaction fee \$17.50 for each subsequent purchase.** Rates and fees may change. Other non-mandatory fees and charges may also apply. Weekly pricing shown includes interest and assumes mandatory fees added to loan balance. Terms for weekly payments and interest rates depend on individual circumstances, therefore total amount payable will be calculated on completion of application. Security required over assets purchased and contents insurance may also be required.

easi-pay finance option: Responsible lending criteria, terms and conditions apply. No interest or mandatory fees are charged if minimum payment obligations are met during 12 week interest free term.

easi-cash finance: Responsible lending criteria, mandatory fees, interest, terms and conditions apply. **Interest rate 9.95% p.a. - 29.95% p.a. variable, determined by credit risk. Rate may change. Mandatory fees: administration fee of \$8.25 a month, establishment fee of up to \$210 to be paid up front or capitalised over the contract term.** Other non-mandatory fees and charges may also apply. Security and contents insurance may also be required.

easi-own partner PIN card: Responsible lending criteria, terms & conditions apply. **Interest rate for easi-own partner PIN card purchases from approved business partners: 9.95% p.a. to 27.95% p.a. variable, determined by credit risk. Rate may change. Mandatory account fee \$1.90 a week.** Minimum \$10 a week repayment with any credit balance for easi-own purchases from approved business partners, payable only by Direct Debit.



Direct Debit Authority Form

0800 645 008

Name of my bank account to be debited:				Initiator's authorisation code	
NZ Test ac - SAVING				0 3 3 5 7 1 5	
Name of my bank:				Approved	
				3571 04/18	
My bank account number:					
1 2	1 2 3 4	1 2 3 4 5 6 7	0 2		
Bank	Branch	Account	Suffix		

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from *Thorn Group Financial Services Limited T/A DTR* with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Authorised signature(s):	Date:

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator may only send a direct debit if you have:

- Asked the initiator to send it, and
- Agreed the amount of the direct debit.

The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

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.

If the bank dishonours a direct debit but the initiator sends the direct debit again once 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.





Client Name EasiCash Sample

Date 11-04-2022

Client Number 01730585

Account Number 0000299052

Variation of Direct Debit Payment

The regular payment amount you have requested to pay by direct debit is higher than the required payments specified in your agreement with us.

This allows you to build up a small reserve with us. It means that, if you run into temporary problems making your payments in the future, we can first apply that reserve to keep you out of default.

This is optional. You must let us know immediately if you do not want to pay more than the required payments specified in your agreement. We will then arrange for your payments to revert to that specified amount.

If you choose to make higher payments, we will hold the additional amounts unallocated on your contract and, in accordance with clause 5.1 of your contract, we will not allocate them to your contract until needed to make your scheduled payments. This means that you will not save on interest costs (unless your reserve is big enough to pay off the total amount owing). However, you will build up a buffer in case of any temporary cashflow problems you face in the future. dtr will settle your contract immediately sufficient additional funds are available to cover the settlement amount. Should the settlement date be prior to the date on the schedule of payments, you will receive a reduction in the amount of interest payable.

I agree to pay \$

per week / fortnight / month by D/D.

Client Signature

EasiCash Sample