

Thorn Group Financial Services Limited t/a dtr

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weekly way to buy



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Business partners enabled easi-own card – addendum

This addendum is an add-on to your easi-own card agreement (contract number: **Error! Reference source not found.**). It should be read alongside, and forms part of, your easi-own card agreement.

All the terms and conditions of your easi-own card agreement apply in respect of your business partners enabled easi-own card unless specifically varied in this addendum.

Please read this addendum and your easi-own card agreement carefully.

How does your business partners enabled easi-own card work?

This addendum means that we will issue you with a business partners enabled easi-own card and you can use your card to make purchases from our approved business partners as well as from dtr.

Your card links to your easi-own card account. Your overall credit limit is split into a portion that can be used for card purchases from dtr and a portion that can be used for card purchases from our approved business partners.

Each time you make a purchase using your card, the amount we advance you for that purchase (and all interest, fees and other amounts associated with that advance) are charged to your card account in accordance with your easi-own card agreement.

How much can you borrow using your business partners enabled easi-own card?

The overall credit limit and regular payment limit described in your easi-own card agreement (or as otherwise agreed) apply.

Your easi-own card account also has:

- a dtr credit limit of \$[CREDIT_LIMIT]
- a business partners credit limit of \$[CREDIT_LIMIT].

Purchases from dtr

You can use your card for purchases from us, but only up to your dtr credit limit.

Amounts (including advances, interest and fees) that are charged to your card account in connection with purchases from dtr reduce the available funds under your dtr credit limit.

Purchases from our approved business partners

You can also use your card for purchases from our approved business partners. However, you can only use your card for purchases from our approved business partners up to your business partners credit limit.

Amounts (including advances, interest and fees) that are charged to your card account in connection with purchases from our approved business partners reduce the available funds under your business partners credit limit.

Your dtr credit limit and your business partners credit limit may change in accordance with clause 6.2 of the terms and conditions.

How do interest, fees and other charges work for your business partners enabled easi-own card?

When you use your card to make purchases from our approved business partners, interest will be charged on the relevant advance at a rate of [RATE]% per annum. This is a variable rate and may

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change in accordance with your easi-own card agreement. This interest rate is different to the one that applies to the rest of your unpaid balance (e.g. advances made for purchases from dtr).

Interest, fees and other amounts are otherwise charged to your card account, and may be varied, in exactly the same way as described in your easi-own card agreement.

What payments must you make to us in connection with your business partners enabled easi-own card?

You must make all payments in connection with your card to us by direct debit, and otherwise in exactly the same way as described in your easi-own card agreement.

When you use your card to make purchases from our approved business partners, the amount that you are required to pay on each regular payment date towards paying off what you owe for those purchases (including interest) is \$[MINIMUM PAYMENT AMOUNT] per week.

This amount comprises part of your regular payment commitment. Your regular payment commitment will also include amounts that you need to pay towards paying off purchases from dtr. We will advise you of your regular payment commitments as described in your easi-own card agreement.

Each time you use your card to make a purchase from one of our approved business partners, or from dtr, this will increase your regular payment commitment (due on each regular payment date).

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

Because your card is part of your easi-own card account, default interest and default fees are charged to your card account, and may be varied, in exactly the same way as described in your easi-own card agreement.

Despite the security provisions in your easi-own card agreement, we do not take security over any goods you purchase from our approved business partners unless specifically detailed in a separate document forming part of your agreement. However, any security interests we have in property you buy from dtr secures the payment of all money owing by you under your agreement and the performance of all your obligations to us under your agreement. This includes the money and obligations you owe us in respect of purchases from our approved business partners.

What happens if you are unhappy with a purchase from one of our approved business partners?

To the maximum extent permitted by law, we have no responsibility for goods or services purchased by you from our business partners. If you are not happy with your purchase, you must contact that business directly. Any dispute in relation to the relevant goods or services, and any agreement to return, replace or refund, is between you and that business. You must make payments to us in accordance with your easi-own card agreement (which may include prepaying to us any refund amount you receive).

What the words in this agreement mean

By entering into this addendum, you agree that for all purposes in connection with your agreement:

Approved business partner means each of our nominated business partners that accepts easi-own cards (as notified to you by us from time to time).

Business partners credit limit means the maximum amount you can borrow from us at any time for purchases from our approved business partners.

Card includes the business partners enabled easi-own card issued with this addendum.

Credit limit includes your dtr credit limit and your business partners credit limit.

dtr credit limit means the maximum amount you can borrow from us at any time for purchases from dtr.

Any other words defined in your easi-own card agreement, and not defined in this addendum, have the meanings given to them in your easi-own card agreement.

Your agreement with us

You agree to receive a business partners enabled easi-own card from us, linked to your easi-own card account. You acknowledge that this addendum is an add-on to, and varies, your easi-own card agreement, and that this addendum was disclosed to you before you received your card.

Borrower Name

Witness Name

Borrower
Signature

Witness
Signature

Signed On

Witness Address

SAMPLE