



Thursday, 23 December 2021

Borrower: Sample Only
PO Box 106-935
Fort Street
Auckland 1143
FSL

Quote Number: 490008
Contract Type: Consumer
Client Number:

Broker:
Broker Executive:
Email:

The Borrower (as named above) requests Financial Synergy Limited ("FSL") to make a Loan to assist in funding the Insurance (as specified below) and acknowledges that upon acceptance of this Loan Request by FSL, a Loan Agreement automatically exists between FSL (as lender) and the Borrower upon the terms and conditions set out below and in the Premium Funding Master Agreement between the Borrower and FSL.

Insurance to be Funded

Period of Insurance: 24/Nov/2021 to 24/Nov/2022

Table with 8 columns: Policy No, Insurance Co, Class, Inception, End, Net Premium, GST, Premium. Row 1: TBA, VERO, DOM, 24/Nov/2021, 24/Nov/2022, \$2,173.91, \$326.09, \$2,500.00. Total: \$2,500.00

PAYMENTS

After payment of the First Payment Amount, you are required to make each payment of the amount specified and by the time specified.

Table with 4 columns: Timing of payments, Number of payments, Amount of each payment, Total amount of payments. Rows include First Payment Amount Due Now, Frequency (Monthly), First Payment, Last Payment, and Total Payments (\$2,693.30).

INTEREST

Annual Interest Rate: 16.00%
Fixed for the whole term of the contract.
Total interest charges: \$168.30
This is the total amount of the interest charges payable under the contract.

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 is charged to your account monthly.

CREDIT DETAILS:

The initial unpaid balance is \$2,418.30. This figure is calculated as follows: Total Premium, less the deposit amount, plus the interest charge. This is the amount you will owe as at the date the Loan Request is accepted by FSL (including any fees charged by FSL) -

Summary table: Total Premium \$2,500.00, Interest \$168.30, FSL Administration Fee \$25.00, Less First Payment Amount \$275.00.

DEPOSIT AMOUNT

The following First Payment Amount is due upon FSL's acceptance of this Loan Agreement.

Table with 2 columns: Description, Amount. Rows: 10.00% Deposit of premium (\$250.00), FSL Administration Fee (\$25.00), First Payment Amount Due Now (\$275.00).

BORROWER WARRANTIES AND DECLARATIONS

The Borrower: (a) warrants that the contents of the Borrower's request for an Insurance Premium Funding Quotation, and all other details supplied to FSL in connection with the Premium Funding Master Agreement and this Loan Request are true and correct; and (b) acknowledges: (i) receipt of a copy of all the terms and conditions of the Premium Funding Master Agreement and all Loan Agreements; (ii) the Borrower has read and understands such terms and conditions; (iii) the Borrower is fully capable of repaying the proposed loan based on their current and foreseeable financial position; (iv) the Borrower has had no credit defaults in the last 12 months; (v) the Borrower has received independent professional advice regarding the proposed loan or has waived this right, and (vi) the Borrower has had not less than 5 working days to fully consider the terms of this Loan Request before accepting.

Borrower print full name:
Signature:
Dated: / /

Print full name:
Signature:
Dated: / /

The offer of finance set out in this Premium Funding Agreement expires on the date 14 days after the date of the Loan Request form. In the event you sign and return this Premium Funding Agreement (together with all other documents required by FSL) after the expiry of the 14 day period, FSL may decide at its sole discretion to provide finance to you on the terms of this Premium Funding Agreement. We are collecting the personal information you provide to us in this form. You can find out more about the information we collect and how we use it in our Privacy Policy - www.financialsynergy.co.nz

Signature of David Hair

David Hair
23 December 2021



## Consumer Credit Application Form

### Personal Details:

Applicant 1 Full Name	<input type="text"/>	Date of Birth	<input type="text"/>
Personal Email Address	<input type="text"/>	Mobile Number	<input type="text"/>
Applicant 2 Full Name (if joint application)	<input type="text"/>	Date of Birth	<input type="text"/>
Personal Email Address	<input type="text"/>	Mobile Number	<input type="text"/>
Residential Street Address	<input type="text"/>		
Country of Residence	<input type="text" value="New Zealand"/>		

I (we), confirm that the information on this form is true and correct and acknowledge, consent and agree to my(our) personal information being used to carry out a credit check with a credit reporting agency for the purpose of making a credit decision regarding the provision of credit to me(us) by you now and in the future.

Signature	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

This form must be completed prior to submitting Consumer Loan documents to Financial Synergy Ltd (FSL), to enable FSL as a lender to fulfill its obligations under the Responsible Lending Code.

## DISCLOSURE STATEMENT FOR CONSUMER CREDIT CONTRACTS

(other than revolving credit contracts)

*Initial disclosure statement under section 17 of the Credit Contracts and Consumer Finance Act 2003 for consumer credit contracts other than revolving credit contracts.*

**IMPORTANT** --- This document sets out the key information about your consumer credit contract. You should read it thoroughly.

**If you do not understand anything in this document, you should seek independent advice. You should keep this disclosure statement and a copy of your consumer credit contract in a safe place.**

The law gives you a right to cancel the consumer credit contract. See the statement of right to cancel below and your consumer credit contract for full details of your right to cancel.

**FULL NAME AND ADDRESS OF CREDITOR:** This is the company providing you with the credit. You may send notices to the creditor by writing to the creditor at the creditor's postal address; Name: **Financial Synergy Limited** Physical address: **Level 13, 57 Fort Street, Auckland.** Sending an email to the address specified. Postal address: **P.O. Box 106-935, Auckland 1143.** Email: **info@financialsynergy.co.nz**

**CONTINUING DISCLOSURE:** The creditor may be required to provide you with regular statements. The statements will give you information about your account. Statements will be provided not less than every six months during the term of the contract.

**WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS:** Security Interest. This is secured credit. If you fail to meet your commitments under the contract, FSL may be entitled to repossess and sell this property.

Description of security interest(s)

Property which is (or will be) subject to a security interest:

- Your right to cancel the Insurance.
- The Insurance Proceeds, as defined in the Premium Funding Master Agreement.

If you are in default of your obligations under the contract, FSL may cancel the Insurance, receive the Insurance Proceeds from the insurer and apply the Insurance Proceeds in payment of amounts owing by you under the contract. If the Insurance Proceeds received by FSL on cancellation of the Insurance are insufficient to repay all amounts owed by you to FSL under the contract you will remain liable to FSL for the shortfall.

You are not entitled to cancel the Insurance or grant any third party any rights with respect to the property the subject of the security interest (as set out above). If you do so, FSL will be able to exercise its rights under the security interest to cancel the Insurance and receive the Insurance proceeds.

**RIGHT TO CANCEL:** You are entitled to cancel the consumer credit contract at any time by giving notice to FSL.

If you cancel the consumer credit contract after;

- (if this document is handed to you directly) 5 working days after you receive this documents,
- (if the document is sent to you by electronic means (for example, email)) 7 working days after the electronic communication is sent. or
- (if the document is mailed to you) 9 working days after this document was posted.

then FSL may cancel the Insurance, receive the Insurance Proceeds from the insurer and apply the Insurance Proceeds in payment of amounts owing by you under the contract. If the Insurance Proceeds received by FSL on cancellation of the Insurance are insufficient to repay all amounts owed by you to FSL under the contract you will remain liable to FSL for the shortfall.

Saturdays, Sundays And national public holidays are Not counted as working days.

**How to cancel:** To cancel, you must give FSL written notice that you intend to cancel the contract by giving notice to FSL or an employee or agent of FSL; or posting the notice to FSL or an agent of FSL; or emailing the notice to FSL's email address (if specified on the front of this disclosure statement). You must also, return to FSL any advance and any other property received by you under the contract.

**What you may have to pay if you to cancel:** If you cancel the contract, FSL will not charge you any cancellation fee. You must pay the balance of your outstanding loan amount.

**WHAT TO DO IF YOU SUFFER UNFORSEEN HARDSHIP:** If you are unable reasonably to keep up with your payments or other obligations because of illness, injury, loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to FSL for a hardship variation. To apply for a hardship variation, you need to: make an application in writing; and explain your reason(s) for the application; and request one of the following: an extension of the term of the contract (which will reduce the amount of each payment due under the contract); a postponement of the dates on which payments are due under the contract (specify the period for which you want this to apply); or both of the above; and give the application to FSL. Do this as soon as possible. If you leave it for too long, FSL may not have to consider your application.

Name of Dispute Resolution Scheme: Financial Dispute Resolution  
It is free to make a complaint to this independent dispute resolution scheme.  
This scheme can help you resolve any disagreements you have with FSL.

Contact details of the dispute resolution scheme:  
Phone: 0508 337 337  
Website: [www.fdr.org.nz](http://www.fdr.org.nz)  
Business Address: Level 9, 109 Featherstone Street, Wellington 6011.

### REGISTRATION ON FINANCIAL SERVICE PROVIDER REGISTER:

Creditor registration name: **Financial Synergy Limited.** Registration Number: **FSP25762**