





## CONTINUING DISCLOSURE

---

We are required to provide you with regular statements. The statements will give you information about your account. Statements will be provided every six months unless otherwise requested.

**RIGHT TO CANCEL** You are entitled to cancel the Agreement by giving notice to us

---

**Time limits for cancellation:** If the Agreement is handed directly to you, you must give notice that you intend to cancel the Agreement within 5 working days of receiving them; or If the documents are sent to you by electronic means (for example, email), you must give the notice within 7 working days after the electronic communication is sent ; or If the Agreement is posted to you, you must give the notice within 9 working days after they were posted. Saturdays, Sundays, and national public holidays are not counted as working days.

**How to cancel:** To cancel, you must give us written notice that you intend to cancel the Agreement by:

- Giving written notice to us; or
- Posting the written notice to us; or
- Emailing the written notice to our email address); or
- Sending the notice to our fax number
- You must also, within the same time, return to us, any advance received by you under the Agreement.

**What you may have to pay if you cancel:** If you cancel the Agreement, we can charge you the amount of any reasonable expenses we have had to pay in connection with the Agreement and its cancellation (including legal fees and any relevant Direct Costs, etc.). If you cancel the Agreement, we can also charge interest for the period from the day you received the advance until the day you repay the loan advance.

## WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP

---

If you are reasonably unable to keep up your payments or other obligations because of illness, injury or loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to us for a hardship variation.

To apply for a hardship variation, you need to:

- a) Make an application in writing; and
- b) Explain your reason(s) for the application; and
- c) Request one of the following:
  - An extension of the terms of the Agreement (which will reduce the amount of each payment due under the Agreement); or
  - A postponement of the date on which payments are due under the Agreement (specify the period for which you want this to apply); or
  - Both of the above; and
- d) Give the application to us.

Do this as soon as possible. If you leave it for too long, we may not have to consider your application.

## FINANCIAL SERVICE PROVIDER REGISTRATION

---

We are registered under the Financial Service Providers (Registration and Dispute Resolution) Act 2008 with registration number FSP39361 and are a member of a dispute resolution scheme.

## DISPUTE RESOLUTION

---

**Name of dispute resolution scheme:** Insurance & Financial Services Ombudsman Scheme Inc.

It is free to make a complaint to this independent dispute resolution scheme. This scheme can help you to resolve any disagreements you have with us.

**Contact details of the dispute resolution scheme:**

Phone: 0800 888 202 or 04 499 7612;

Website: [www.ifso.nz](http://www.ifso.nz);

Business address: PO Box 10-845, Wellington 6143, New Zealand



















**BORROWER DETAILS**

Date:	10 April 2021	Loan Agreement Id:	012345678
Borrower(s):	Bunny, Bugs		

**SECURITY**
**Security 1:**

Registration	: [REDACTED]
Make	: Toyota
Model	: Corolla
Year	: 2005
Vin	: 112345678ABCDEFG
Chassis	: [REDACTED]

Pursuant to the Credit Contracts and Consumer Finance Act 2003, and the Responsible Lending Code, Oxford Finance Limited and/or their Agent have an obligation to fully explain and disclose relevant information with regards to the products that may be offered to you.

I/We hereby confirm that I/we have received full disclosure and a copy of the terms and conditions of the products listed below:

**PRODUCTS**

Type	Insurer	Acceptance
Loan Repayment Insurance		Declined
GAP Insurance		Declined
Mechanical Breakdown Insurance		Declined
Motor Vehicle Insurance		Declined

I/We understand the details, benefits and requirements and exclusions of the above accepted insurance policies, and acknowledge that there will be interest charged on the premiums when I/we choose to fund the insurance or payment waive policies in the loan being provided.

I/We also understand that by declining products, their associated benefits and protections will not apply. To be signed

by all borrowers on the Loan Agreement:

<b>Signed as Oxford Finance or their Agent</b>
<b>Cartoon Motors</b> 456 Motion Avenue Toonsville 8521
Dated:

<b>Signed as Borrower</b>
<b>Bugs Bunny</b> 1 Plain Drive Toonsville 1234 b.bunny@gmail.com 021234567
Dated: