

## TERMS AND CONDITION

- The debtor will pay the creditor all amounts required in full without deductions under this agreement on the due dates.
- The debtor will not assign or transfer the debtor's rights under this agreement.
- The debtor will notify the creditor in writing at once of any change of the debtor's address and contact details.
- The debtor and the creditor can only agree to vary the agreement in writing.
- If the creditor terminates this agreement, all unpaid amounts will become immediately payable even if not otherwise yet due.
- The debtor shall sign all documents the creditor requires to enable the payment of the weekly instalment and any other money's due under this agreement.
- The debtor agrees to pay all legal costs (as between solicitor and client) and disbursements incurred by the creditor of and incidental to the negotiation and execution of this agreement or attempted enforcement of this agreement.
- The debtor agrees to pay all debt collection costs involved in the collection of any unpaid money's.

## INFORMATION TO DEBTOR

This quick cash loan is a short term loan arrangement and not a long term borrowing solution. Only take out a Quick loan if you can afford to repay on due dates.  
By signing this contract you and the Guarantor acknowledge:  
You have received a copy of this Contract including the Disclosure Statement.  
You are bound by all the terms of this Contract.

## PURPOSE OF LOAN

We may be required to provide you with regular disclosure statements. The statements will give you information about your account.  
Cash4U reserves the right to then terminate your borrowing privileges and forward this debt to a debt collection agency and lodge a default with Veda Advantage which will remain for 5years.

## REPAYMENT

You agree that you will repay the Repayment Amount(s) on the relevant Repayment Date(s) to the bank account of Cash4U NZ  
Each payment made by you under this Agreement:

## INTEREST

METHOD OF CHARGING INTEREST: Interest is calculated by multiplying the Unpaid Balance of Your Loan (including fees and capitalised interest) at the end of each day by the annual interest rate divided by 365. Interest is charged to your account (capitalised to the Unpaid Balance of Your Loan) daily

## FAILURE TO PAY

At any time after an Event of Default occurs, subject to any applicable laws, we may do all or any of the following:

- issue you with a reminder notice
- Make a direct debit for the Outstanding Arrears Amount from your Nominated Bank Account any time after the payment Date(s);
- Add default fees and default interest charges to your loan balance
- Report your debt/default to the credit reporting agencies;
- Sell the debt to a debt collection agency, who will then legally becomes the "creditor" for the debt;

## SECURITY

This Loan is secured by the following security (the "Security"):

The Borrower grants to the Lender a security interest in the Security until this Loan is paid in full. The Lender will be listed as a lender on the title of the Security whether or not the Lender elects to perfect the security interest in the Security. The Borrower will do everything necessary to assist the Lender in perfecting its security interest..

## PRIVACY STATEMENT

### CONSENT TO OBTAIN INFORMATION:

You agree that, pursuant to the Privacy Act 1993, We may obtain read-only access to Your bank statements from Our bank verification service and, from either a credit reporting agency or other credit providers, a consumer credit report about You for the purpose of assessing Your creditworthiness and/or collecting overdue payments relating to Your Loan. You further agree that, pursuant to the Privacy Act 1993, We may obtain information from Your employer for the purpose of validating the employment information in Your Loan application

- I understand that Cash4U have collected personal information about me through their website [www.cash4u.nz](http://www.cash4u.nz) and at the discretion of Cash4U may use Veda Advantage's credit reporting services to credit check me. I understand:
- You authorise the collection and release at any time of any information necessary for, or, relevant to the purposes (including a credit or fraud check) from and to any person deemed necessary by [www.cash4u.nz](http://www.cash4u.nz)
- The intended recipients of the information are Cash4U NZ and its associated companies, credit reporting agencies (e.g. Veda Advantage) and debt collection agencies. That information on their system and use it to provide their credit reporting service.
- If I default in my payment obligations to you, information about that default may be given to
- Equifax NZ and Veda Advantage may give information about my default to other Veda Advantage customers.

### SIGNATURE AND ACCEPTANCE BY YOU

PLEASE SIGN BELOW TO ACKNOWLEDGE THAT:

- YOU HAVE FULLY READ AND UNDERSTOOD THE INFORMATION IN THIS AGREEMENT.
- YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS AND WILL PAY ALL AMOUNTS WHEN THEY FALL DUE.

You warrant and undertake as follows

The information given in your loan application is correct to the best of your knowledge and belief and that no information has been withheld that might affect Cash4U NZ decision on your loan application.

Signature Borrower: \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature co Borrower: \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_