

Lifestyle Money Limited

Physical Address: 2 Reg Savory Place, East Tamaki, Auckland
Postal Address: PO Box 58349, Botany, Auckland 2163
Freephone 0800 427 334
info@lifestylemoney.co.nz
www.lifestylemoney.co.nz

CREDIT CONTRACT and DISCLOSURE STATEMENT

[BorrowerAddressee]

Client ID	[Client.ClientId]
Effective date of Statement	[Client.DateOpened]

Client Name:	[Account.Name]
Account Type:	Master Credit Contract

IMPORTANT INFORMATION

The Creditor is required to provide you with this disclosure statement under section 17 of the Credit Contracts and Consumer Finance Act 2003 (**CCCFA**). 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 credit contract and disclosure statement and a copy of the Master Terms and Conditions in a safe place.

The law gives you a limited right to cancel your consumer credit contract. See the statement of right to cancel below and the Master Terms and Conditions for full details of your right to cancel. **Note that strict time limits apply.**

FULL NAME AND ADDRESS OF CREDITOR

This is the person or company providing you the credit.

You may send notices to the Creditor by:

- Writing to the Creditor at its postal address; or
- Sending an email to the address below

Name: Lifestyle Money Limited (Creditor)
Physical Address: 2 Reg Savory Place, East Tamaki, Auckland
Postal Address: PO Box 58349, Botany, Auckland 2163
Email: info@lifestylemoney.co.nz

FULL NAME AND ADDRESS OF DEBTORS

This is the person responsible for making payments to the Creditor.

[Account.ClientBlock]

CREDIT DETAILS

Initial unpaid balance

This is the amount you owe under this contract as at the effective date of this statement (including any fees charged by the Creditor).

[UnPaidBalance]

Once you begin using your Everyday Account or Payment Plans, you can view your unpaid balance at any time by going to our website at lifestylemoney.co.nz and signing in or by contacting Lifestyle Money on 0800 427 334 during business hours.

Master Credit Limit

Your Master Credit Limit is the maximum amount of credit that can be made available to you under this contract to be used under your Everyday Account and Payment Plans, provided you comply with all the terms of this contract and you make regular successful payments at the required payment time.

[CreditLimit]

Your Master Credit Limit has been calculated based on the following maximum agreed repayment amount, which is what we understand is affordable to you based on what you have told us.

[Affordability]

Available Credit

Your Available Credit is the amount that you can borrow at any point in time using your Everyday Account and Payment Plans. You may be able to use your Available Credit on a mix of an Everyday Account and Payment Plans if the Creditor has approved them.

Your Available Credit may increase or decrease during the term of your contract depending on the amount and frequency of your repayments.

Your Available Credit under your Everyday Account as at the effective date of this statement is set out below:

[AvailableCredit]

You can view your Available Credit at any time by going to our website at lifestylemoney.co.nz and signing in or by contacting Lifestyle Money on 0800 427 334 during business hours.

PAYMENTS

Everyday Account Payments

You are required to make payments in relation to your Everyday Account, each in the amount specified and with the frequency specified. The first payment date is set out below. You may choose to pay more than the minimum payment specified.

If the balance of your Everyday Account is in credit or is zero, you don't need to make a payment in connection with your Everyday Account.

Timing of Payments	Amount of each Payment
Frequency: PaymentTimingFreq	AmountOfEachPayment
First Payment: PaymentTimingFirst	

Payment Plan Payments

If you decide to utilise part of your Available Credit Limit on a Payment Plan, we will send you through a further document that contains a Payment Schedule for that Payment Plan.

Method of Payment

Payment Method	Bank Account
PaymentMethod	BankAccountNumber

All scheduled payments are to be made pursuant to the direct debit authority held by Lifestyle Money Limited.

Authorisation: I authorise you, until further notice in writing, to debit my/our account with all amounts which Lifestyle Money Limited, PO Box 58349, Botany, Auckland 2183, New Zealand (herein referred to as the "initiator"), the registered initiator of Authorisation code 1220267, may initiate by direct debit.

By initialing here, I acknowledge and accept that the Bank accepts this Authority only upon the conditions found in the Master Terms and Conditions
Further details about direct debits are set out below in the section headed Terms and Conditions

INTEREST

Annual Interest Rate

The rate of interest that you will be charged on your Everyday Account is [InterestRate]% per annum. Your credit contract allows the Creditor to vary this interest rate.

If the Creditor does vary the interest rate it will provide you at least 14 days' notice in advance of any such changes and provide such disclosure as is required under the CCCFA in respect of the effect of those changes.

If you decide to utilise part of your Available Credit on a Payment Plan, the rate of interest that you will be charged on that Payment Plan will be set out in the Payment Schedule for that Payment Plan.

Method of charging Interest

Interest charges are calculated by multiplying the unpaid balance at the end of each 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 at the end of the calendar month and will be added to the unpaid balance.

CONTINUING DISCLOSURE

The Creditor is required to provide you with regular statements. The statements will give you information about your account.

Online Statements: By initialing here, you have elected to access your disclosure information online. The Creditor will maintain at all reasonable times a website that will allow you to access information about your account and it is important that you check this information on a regular basis.

Paper Statements By initialing here, you have elected not to access your disclosure information online, the Creditor will provide to you a statement at least every 45 working days (if you have an Everyday Account) to the mailing address the Creditor has on record. If you don't have an Everyday Account, the Creditor will provide you a statement at least every 6 months to the mailing address the Creditor has on record.

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS

Security Interest(s) This applies if you have a Payment Plan and the Creditor has specified that it has a security interest in the goods purchased by you utilizing your Payment Plan to secure performance of your obligations under the contract, or the payment of money payable under the contract, or both.

If you fail to meet your commitments under the contract, then to the extent of the security interest, the Creditor may be entitled to repossess and sell these goods. You may still be liable for any unpaid balance and fees which are not covered by the sale of the repossessed property.

You are not allowed to grant another security interest in the goods purchased by you utilizing your Payment Plan while there is still money payable on those goods. If you do grant another security interest in those goods, and fail to remedy that breach within 20 working days of our notice to you, we have the right to terminate the Agreement (wholly or in part) and all sums outstanding shall become immediately due and payable to us.

Please refer to the Master Terms and Conditions for further details in relation to the Creditor's security interest in these goods.

Credit Fees and Charges

The following credit fees (which are not included in the initial unpaid balance) are or may be payable under, or in connection with, this contract. Please refer to the Master Terms and Conditions for further information about these fees. Your credit contract allows the Creditor to vary these fees and charges.

- \$6 Account Maintenance Fee charged to your Everyday account on the last calendar day of each month.
- \$40 Establishment Fee charged for each Payment Plan

Default Fees

In the event of a breach of your contract or on the enforcement of your contract, the default fees specified below maybe payable. Your credit contract allows the Creditor to vary these fees and charges.

If you fail to make your agreed payment in full on its due date the Creditor may charge you a \$15 default fee for the missed payment.

If you have defaulted on repayments the Creditor may visit you in person to discuss how to manage your account. If the Creditor does this, it will charge you a \$65 field visit fee.

Please refer to the Master Terms and Conditions for further details in relation to these default fees. In addition, any cost incurred by Lifestyle Money in relation to the recovery of any overdue payment or on the enforcement of this contract (including any legal costs and debt collector's costs incurred by the Creditor) will be payable by you as set out in the Master Terms and Conditions.

FULL PREPAYMENT

You can pay the unpaid balance (plus all accrued interest) in full at any time before the final payment is due (full prepayment). There are no additional costs or charges for a full prepayment.

RIGHT TO CANCEL

You are entitled to cancel your consumer credit contract by giving notice to the Creditor.

Time limits for cancellation

If your initial disclosure documents are handed to you directly you must give notice that you intend to cancel within 5 working days after you receive the documents.

If the disclosure documents are sent to you by electronic means (for example, email) you must give notice that you intend to cancel within 7 working days after the electronic communication is sent.

If the documents are mailed to you, you must give the notice within 9 working days after they were posted. Saturdays, Sundays, national public holidays and days in the period commencing with 25 December in a year and ending with 2 January in the following year are not counted as working days.

How to cancel

To cancel, you must give the Creditor written notice that you intend to cancel the contract by:

- Giving notice to the Creditor or an employee or agent of the Creditor; or
- Posting the notice to the Creditor or an agent of the Creditor; or
- Emailing the notice to the Creditor's email address (if specified on the front of this disclosure statement);

You must also, within the same time, return to the Creditor any advance that has been made. If your advance has been paid directly to Home Direct to purchase products, refunds from the return of those products will be paid to the Creditor.

What you may have to pay if you cancel

If you cancel the contract, the Creditor can charge you the amount of any reasonable expenses the Creditor had to pay in connection with the contract and its cancellation (including legal fees and fees for credit reports, etc.).

If you cancel the contract, the Creditor can also charge you interest for the period from the day you borrowed money until the day you repay that money.

This statement only contains a summary of your rights and obligations in connection with the right to cancel. If there is anything about your rights or obligations under the CCCFA that you do not understand, if there is a dispute about your rights, or if you think that the Creditor is being unreasonable in any way, you should seek legal advice immediately. You can also make a complaint – see information under “Complaints” and “Dispute Resolution” below.

WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP

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

To apply for a hardship variation, call our Credit team on 0800 427 334 in the first instance. The Creditor may also require you to:

- Make an application in writing;
- Explain your reason(s) for the application;
- 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); or
 - 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
- Send the application to the Creditor:
 - by post to Credit Manager, Lifestyle Money, PO Box 58349 Botany, Auckland 2163; or
 - by email to info@lifestylemoney.co.nz

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

DISPUTE RESOLUTION

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 the Creditor.

Contact details of the Creditor’s dispute resolution scheme:

Name: Financial Services Complaints Limited (FSCL 2891)
Phone: 0800 347 257
Email: complaints@fscl.org.nz
Website: www.fscl.org.nz
Business Address: Level 4, 101 Lambton Quay, Wellington 6011
PO Box 5967, Wellington 6140

REGISTRATION ON FINANCIAL SERVICE PROVIDERS REGISTER

Financial Service Providers Register details:

Registration Name: Lifestyle Money Limited

Registration Number: FSP1000397

Promotional Information

I consent to receive promotional information from Lifestyle Money Limited

I consent to receive promotional information from Home Direct Limited

I agree to and understand the terms of this contract, and Lifestyle Money agrees to provide credit to me on the terms and conditions in the document entitled 'Master Terms and Conditions'. I acknowledge receipt of a copy of this document as disclosure under the Credit Contracts and Consumer Finance Act 2003 and receipt of the document entitled 'Master Terms and Conditions' I also acknowledge that this document is an "Agreement" for the purposes of the Master Terms and Conditions.

The information that I have provided is true, complete, and correct and I am 18 years of age or older. Please read this entire document and the document entitled 'Master Terms and Conditions' for further important information regarding this contract. I have disclosed to Lifestyle Money any health condition or concern or other matter which may affect my ability to understand the nature of this contract, the Lifestyle Money Credit Products or the information provided to me or my ability to make payments or perform my obligations under this contract.

DEBTOR'S SIGNATURE

[Document.SignatureBlockSBS.2] [Account.ESignatureBlock]

CREDITOR'S SIGNATURE

Signed on behalf of Creditor:

[Document.SignatureBlockSBS.2]

TERMS AND CONDITIONS

Notice to Customer

Lifestyle Money is an ethical credit provider and wishes to ensure that you have thought carefully before entering into this credit contract. **Please stop and think carefully before you enter into this contract and take into account your daily expenses to ensure that you are able to afford any payments due under this credit contract.**

Your attention is particularly drawn to the following clauses in the Master Terms and Conditions:

- Collection of Customer Information • Disclosure of Customer Information • Fees • Cancellation
- Interest Rate • Refunded Products

You are protected by responsible lending laws. Because of these protections, the recommendations given to you about this credit contract are not regulated financial advice.

This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

Complaints

If you are not satisfied with the service you receive from us you should contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone on freephone 0800 427 334, by email or in writing. You can also contact Financial Services Complaints Limited, an independent dispute resolution scheme, whose details are set out above.

Privacy Waiver

We collect and use certain personal information from you to prove your identity, such as your driver's license number, passport number or other identity information. We may disclose that personal information to third party providers to carry out such identity verification. We may carry out identity verification at any time during the term of your contract.

We may also share your information with approved retailers, like Home Direct Limited, to enable you to purchase items from them using Lifestyle Money Credit Products.

If you have consented to Home Direct Limited providing you with promotional material, Home Direct Limited may use your personal information we provide to it in accordance with this contract to send you marketing and promotional materials in relation to its products and services

Authority to pay funds direct to Home Direct:

If you are using Lifestyle Money Credit Products to purchase products from an approved retailer, like Home Direct Limited, you irrevocably authorise and instruct us to pay advances made under this contract direct to Home Direct Limited.

Direct Debit Terms

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.

You may ask your bank to reverse a direct debit up to 9 months after the date the Lifestyle Money sent the first direct debit under the authority if you are not reasonably satisfied that the authority authorised your bank to debit your account with the amount of the direct debit.

Lifestyle Money is required to give you a written notice of the amount and date of each direct debit no

less than 2 business days before the date of the debit.

For a series of direct debits, Lifestyle Money is required to give you no less than 10 calendar days' written notice of the amount and date of each direct debit, including the first direct debit in a series. The notice is to include:

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

If Lifestyle Money proposes to change an amount or date of a direct debit specified in the series, we are required to give you notice no less than 10 days before the change.

If you have specifically requested direct debits and have agreed the amount of the direct debit, Lifestyle Money is required to give you a written notice of the amount and date of the direct debit no later than the date of the debit.

If your bank dishonours a direct debit but Lifestyle Money sends the direct debit a second time within 5 business days of the original direct debit, Lifestyle Money is not required to notify you a second time of the amount and date of the direct debit.

Ref: [Document.DocumentId]