
Standard Fees and Charges Applicable to Consumer Contracts

Finance

We have close working relationships with a number of leading financial institutions. This means we have the best products and services available, and we can work with you to tailor a package to suit your needs. We also offer insurance and warranty cover to help you protect your investment.

Our current interest rates on offer vary between 10.95% and 14.95% depending on each individual finance application.

Terms and Conditions

All finance terms and conditions, along with information on the cost of borrowing, including all fees and rates, are available below from each lender. It is important that you take the time to read this material.

If you are unsure which lender is providing the finance for your vehicle, please contact our Business Manager. They will also be able to provide you with printed copies of the relevant information, free of charge, on request.

Responsible Lending

Where Waikato Kia is deemed to be the lender and in relation to the CCCF Amendment Act and Responsible Lending Code, effective 6 June 2015, we exercise care and diligence to ensure you, as the borrower, is in a position to make the loan payments and the loan is appropriate to you.

We ensure that all applicable terms and conditions are discussed with you so you understand the implications of the agreement. This includes details of fees, interest rates, default interest rates, terms, total cost of finance, schedule of payments, insurance and information about full prepayment, rights to cancel, unforeseen hardship, dispute resolution, changes of address, complaints process, defaults and repossession.

Cancellation

Please note you have 5 working days from the date of the contract in which you can cancel a contract you have entered into to buy a vehicle. Your cancellation notice must be sent to both Waikato Kia and the finance company concerned within this 5 working day period.

Financial Institutions

For further information, please see the links below:

Marac links for customer assistance

Fees and Charges: http://dealerdocs.co.nz/media/1004/hbl0041-h0000284-marac-fees-and-charges_0415.pdf

Consumer Loan and Security General Terms: <http://dealerdocs.co.nz/media/1010/hbl0042-h0000275md-dealer-consumer-loan.pdf>

UDC links for customer assistance

Standard fees and charges

The below links outlines UDC's standard fees and charges.

<https://www.udc.co.nz/tp/download/592210/a7f85df28bb104d33f98375df81ab6eb/20152104004.doc>

Standard Contracts / Terms and Conditions

The following link to UDC's standard form contracts and the related terms and conditions.

Credit Sale Agreements:

<https://www.udc.co.nz/tp/download/592206/519ccfb99be762fe5d7c4f0d964888f3/20152104001.pdf>

Terms and Conditions:

https://www.udc.co.nz/tp/download/591259/0ab63058809fb031bde54a0cb7f4789f/terms_and_conditions.pdf

Term Loan and Security Agreement (if applicable):

<https://www.udc.co.nz/tp/download/592211/5052d5954a543beb209b69fc896fee28/20152104005.pdf>

<https://www.udc.co.nz/tp/download/592213/c57d61b28a244f6424175c0a78215446/20152104007.pdf>

General

- What the borrower should do if they change their address.
- How a borrower makes a complaint.
- What dispute resolution schemes we belong to, and how a borrower accesses them.
- How a borrower can apply for unforeseen hardship relief.
- What happens if a borrower defaults under the agreement, including, if relevant, repossession?

Questions: https://www.udc.co.nz/borrowing/customer_service/faqs

Complaints: https://www.udc.co.nz/borrowing/customer_service/complaints

Hardship: https://www.udc.co.nz/borrowing/customer_service/hardship

Alphera links for customer assistance.

Alphera contract definitions

<http://www.alphera.co.nz/customer/consumer-contracts/definition.html>

Alphera fees and interest

<http://www.alphera.co.nz/customer/consumer-contracts/fees-and-interest-rates.html>

Alphera complaints

<http://www.alphera.co.nz/customer/consumer-contracts/complaints-process.html>

Alphera agreements

<http://www.alphera.co.nz/customer/consumer-contracts/agreement-downloads.html>

Alphera FAQs

<http://www.alphera.co.nz/customer/consumer-contracts/questions-and-answers.html>