

THE CAR COMPANY LTD

Hawkes Bay

Standard Fees and Charges Applicable to Consumer Contracts

Interest Rates

The car Company (HB) Ltd interest rates range from 10.95% p.a. to 14.95% p.a. The rate charged will depend on your financial circumstances, taking into account:

- how much you want to borrow
- the term of your loan
- your income
- your other financial commitments
- your credit history

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