

DISCLOSURE STATEMENT FOR CONSUMER CREDIT CONTRACT

Statement date: / /

Initial disclosure statement under section 17 of the Credit Contracts and Consumer Finance Act 2003 for consumer credit contracts other than revolving credit contracts.

IMPORTANT – this disclosure statement sets out key information about your consumer credit contract. You should read it thoroughly. If you do not understand anything in this disclosure statement, you should seek independent advice. You should keep this disclosure statement and a copy of your consumer credit contract in a safe place. The law gives you a limited right to cancel the consumer credit contract (see below for further details). Note that strict time limits apply.

OUR FULL NAME AND ADDRESS		
We are the person providing you the credit.		
You may send notices to us by:	Name:	Hippo Holdings Limited (company no. 7679156)
<ul style="list-style-type: none"> Writing to us at our address; or Sending us an email at the address specified 	Trading Name (if different):	Hippo Cash
	Address:	1/19 Auburn St, Grafton, Auckland, 1023, New Zealand
	Email:	info@hippocash.co.nz
	Phone:	0800 100 389

CREDIT DETAILS	
Initial unpaid balance	
This is the amount you owe as at the date of this statement (including any fees charged by us): \$ _____ made up of:	
<i>(By signing this contract, you agree to apply some or all of the Loan Advance as repayments against any loan(s) you have with us, or any other lenders)</i>	
Loan Advance	\$
PLUS	
Establishment Fee	\$
Payment Protection Insurance	\$
PPSR Registration Fee	\$

Total advances	\$
<i>(The total amount of all advances made or to be made to you)</i>	

PAYMENTS			
You agree that we may direct debit your account for the amount specified until your loan is repaid in full.			
If any of your repayment dates fall on a bank holiday, they will be processed on the next bank working day.			
Timing of payments	Number of payments	Amount of each payment	Total amount of payments
Frequency _____		\$ _____	
First payment _____		Last payment if different	
Last payment _____		\$ _____	\$ _____

INTEREST**Annual Interest rate**

_____ fixed for the whole term of the contract, being weeks and thereafter until the balance is repaid.

Total interest charges

This is the total amount of the interest charges payable under the contract \$ _____.

Method of charging interest

Interest charges are calculated by multiplying the unpaid balance at the end of the 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 _____.

CREDIT FEES AND CHARGES

The following credit fees and charges (which are not included in the initial unpaid balance) are, or may become, payable under, or in connection with, the contract.

Your credit contract may allow us to vary this / these fee(s) and charge(s)

Fee	When it is payable	Amount \$
Contract Variation Fee	If we vary your contract at your request.	\$ []
Payment Admin Fee	Each time you make payment to us	\$ []

CONTINUING DISCLOSURE

We may be required to provide you with regular statements. The statements will give you information about your account.

Statements will be provided every 6 months.

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS**Security Interest**

This is secured credit. If you fail to meet your commitments under the contract, we may be entitled to repossess and sell this property.

Description of security interest

Property which is (or will be) subject to a security interest: [refer to security agreement if applicable]

Nature of security interest: If you fail to meet your commitments under the contract, we may be entitled to repossess and sell the goods. If we repossess and sell the goods and the funds received are not sufficient to repay what you owe us, you will owe us the difference.

Extent of security interest: If you give another creditor security over the goods, you may be in breach of your agreement with us, giving rise to our entitlement to repossess and sell the goods.

Default Interest Charges And Default Fees

In the event of a default in payment, and while the default continues, you must pay the default interest charges.

Default interest is [] % daily on any amount in arrears from the time of default until you make payment

In the event of a breach of the contract or on the enforcement of the contract (including our security), the default fees specified below are payable. The default fees are set out below:

Fee	When it is payable	Amount \$
Default Fee	If you fail to make a payment when due	\$ []

There may be other consequences under the contract in the event of default:

- We may process direct debit transactions against your bank account(s) for such amounts and on such dates as we decide and advise until the loan is repaid in full.
- We may exercise our other rights and remedies under the contract and you will be liable to the costs, expenses and liabilities that we incur in doing so.
- We may issue court proceedings.
- We may engage third parties to recover payment from you and you will be responsible for their costs (in addition to the fees listed above).
- We may report or register defaults against your name at credit reporting agencies.

RIGHT TO CANCEL

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

Time limits for cancellation

You must give us notice if you intend to cancel the contract within 7 working days of the statement date on the front of this document.

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 contract by-

- Giving notice to us (including any of our agents or employees) in person;
- Posting notice to the address on the front of this document;
- Emailing notice to us to the address on the front of this document.

What you have to pay if you cancel

If you cancel the contract, we can also charge you –

- Any reasonable expenses necessarily incurred by us in connection with the contract and the cancellation of the contract (including legal fees and fees for credit reports, etc); and
- Interest for the period from the day you received the advance until the day you repay the advance

FREE CONFIDENTIAL BUDGETING ADVICE

If you are in need of financial or budgeting services, you can contact MoneyTalks. There is no cost to you to use the services of MoneyTalks

Email: help@moneytalks.co.nz

Website: www.moneytalks.co.nz

WHAT TO DO IF YOU SUFFER AN UNFORESEEN HARDSHIP

If you are unable reasonably to keep up your payments or other obligations because of illness, injury, 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:

- Make an application in writing; and
- Explain your reasons for the application; and
- 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
- 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.

DISPUTE RESOLUTION

Name of dispute resolution scheme: Financial Services Complaints Ltd

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 dispute resolution scheme: Financial Services Complaints Ltd
FSCL,
PO Box 5967,
Wellington 6145.
E-mail: complaints@fscl.org.nz
Tel: 0800 347 257
Website: <http://www.fscl.org.nz>

The scheme will not charge a fee to investigate or resolve your complaint.

REGISTRATION ON FINANCIAL SERVICE PROVIDERS REGISTER

Hippo Holdings Limited is registered as a financial service provider under the Financial Service Providers Registration and Dispute Resolution Act 2008

Registration Name: Hippo Holdings Limited

Registration Number: FSP686951