

Secured Loan Agreement



	Agreement Date	Date Opened
	Account Number	Account Id
	Borrower GST Number	GST Number
Borrower(s) ("You")	Borrower Details	

Guarantor(s)	Guarantor Details
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Geneva	Geneva Financial Services Limited trading as Geneva Finance, 6B Pacific Rise, Mount Wellington, Auckland 1060
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Insurance Company		Policy No	
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COLLATERAL						
Motor vehicle(s) or trailer(s) with named owner(s) specified						
Year	Make	Model	Registration	Colour	VIN	Chassis
Year	Make	Model	Registration	Colour	VIN	Chassis
Special Terms and Conditions:						

FINANCIAL DETAILS	
Opening Transactions	
Total Amount of Credit as at	Date Opened
	Amount Financed
	Number of consecutive Payments:
	Repayment Term
	Payments of:
	Regular Payments
	First Payment Date:
	Payment First Date
	Final Payment of:
	Payment Final
	Ending On:
	Payment Final Date
	Balloon Payment Date:
	Payment Balloon Date
	Balloon Payment of:
	Payment Balloon Value
	Total Payable
	Balance Payable

Payment Admin Fee Description
All payments are to be made to Geneva Finance, 6B Pacific Rise, Mount Wellington, Auckland 1060

INTEREST	
Annual interest rate	Interest Rate
Total interest charges	Total Interest

EXECUTION	
The parties agree as set out above and in the following terms and conditions.	
Signed:	
Borrower Name	
Borrower	
Date signed:/...../ 2023	
Signed:	
Witness to borrower(s) and guarantor(s):	
Name:	
Address:	
.....	
Occupation:	
Date signed:/...../ 2023	

Initials: **Unsecure Initials**

EXECUTION

Secure Signatures

Electronically signed by above parties to indicate the he/she is legally bound by the contents of this document and consents to electronic disclosure.

Electronic disclosure: If an email address is inserted against your name in this agreement then You consent to any disclosure and our communications generally being made in an electronic form by sending an email to your email address.

Electronic Signing: If You have signed this document electronically as a borrower or guarantor, You are indicating that You intend to be legally bound by the information contained in the document. If You are signing as a witness then You are confirming that You were present and saw the person whose signature You witnessed insert their electronic signature into the electronic document and they did so freely of their own will and volition.

GUARANTEED ASSET PROTECTION INSURANCE (GAP)

The Insured: **GAP Policy Owner / GAP MV Description**

The cover under this Guaranteed Asset Protection Insurance Policy is restricted to a maximum of **GAP Limit**.

This Guaranteed Asset Protection cover will expire in accordance with the outlined term of this Agreement, up to a maximum of 36 months from the start date of this Agreement. Please refer to your Policy Certificate for further information.

MECHANICAL BREAKDOWN INSURANCE (MBI)

The Insured: **MBI Policy Owner / MBI MV Description**

For the purpose of this insurance, the following definition shall be applied wherever the words proposal of schedule are used within the policy wording. "Agreement" means the contract of Indebtedness you have with the Financier and the information contained therein.

I/We acknowledge that the vehicle mileage is **MBI Odometer**.

Excess on this Policy will be **MBI Excess**.

This Mechanical Breakdown Insurance will expire at 4pm on **MBI Expiry Date** which is **MBI Term** months from the start date of this Agreement.

MBI Additional

Secured Loan Agreement



COMPREHENSIVE VEHICLE INSURANCE (CVI)

The Insured: **CVI Policy Owner / CVI MV Description**

Amount of Cover: Market Value. The maximum for accessories installed outside the manufacturer's standard fittings for the vehicle model is \$1,000.

This Comprehensive Vehicle Insurance will expire at 4pm on CVI Renewal Date, which is 12 months from the start date of this Agreement.

Please answer the following:

1. Have you ever been declined by an Insurer?	CVI Q1
2. Have you had any special conditions applied to any previous motor vehicle insurance policy?	CVI Q2
3. Have you had any renewal refused or any policy of insurance cancelled?	CVI Q3
4. Have you suffered any accident, loss, damage or liability in the last 5 years in respect of any motor vehicle insurance?	CVI Q4
5. Have you made any claim in the last 5 years in respect of any motor vehicle insurance?	CVI Q5
6. Have you had a driving licence endorsed, cancelled or had special conditions imposed in the last 3 years?	CVI Q6
7. Have you been convicted or fined for a motoring offence (or have any pending) in the last 10 years? Exclude parking offences.	CVI Q7
CVI Q7 Text	
8. Have you been engaged in any criminal activity or had any criminal convictions or acquittals, or have any criminal proceedings pending in the last 5 years?	CVI Q8
9. Do you suffer from any health condition, physical defect or infirmity, which may affect driving?	CVI Q9
10. Is there any further information likely to affect this insurance?	CVI Q10
CVI Q10 Text	
11. Does the vehicle have an alarm activated?	CVI Q11
12. Does the vehicle have an immobiliser activated?	CVI Q12
13. Where will the vehicle be kept? (Select one: Garage / Carport / Driveway / Roadside)	CVI Q13
14. Have any modifications been made to the manufacturer's standard specifications?	CVI Q14
CVI Q14 Text	
15. This is not an open driver policy; CVI Q15 Details	CVI Q15

Name	Date of Birth	Licence Types
CVI Named Driver 1 Name	CVI Named Driver 1 DOB	CVI Named Driver 1 Licence Type
CVI Named Driver 2 Name	CVI Named Driver 2 DOB	CVI Named Driver 2 Licence Type

If you fail to answer any of these questions correctly we may not pay any claim or may even cancel your policy from the start date. If you are in doubt about which details you should disclose, then please discuss these with us. If any questions have been answered Yes, please refer to Geneva Finance Lending Team.