

Monthly payment guide

36 month rental		
	Basic	Full Care
Amount (Incl GST)	Payment (Excl GST)	Payment (Excl GST)
\$500	\$18.63	\$22.72
\$750	\$26.81	\$32.95
\$1,000	\$34.99	\$43.18
\$1,250	\$43.18	\$53.41
\$1,500	\$51.36	\$63.64
\$2,000	\$67.73	\$84.10
\$2,500	\$84.10	\$104.56
\$3,000	\$100.47	\$125.02
\$4,000	\$133.20	\$165.94
\$5,000	\$165.94	\$206.86
\$7,500	\$247.78	\$309.16
\$10,000	\$329.62	\$411.46

24 month rental		
	Basic	Full Care
Amount (Incl GST)	Payment (Excl GST)	Payment (Excl GST)
\$500	\$25.27	\$28.60
\$750	\$36.38	\$41.37
\$1,000	\$47.48	\$51.14
\$1,250	\$58.58	\$66.91
\$1,500	\$69.69	\$79.68
\$1,750	\$80.79	\$92.45
\$2,000	\$91.89	\$105.22
\$2,500	\$114.10	\$130.76
\$3,000	\$136.31	\$156.30
\$4,000	\$180.72	\$207.37
\$5,000	\$225.14	\$258.45
\$7,500	\$336.18	\$386.14

12 month rental		
	Basic	Full Care
Amount (Incl GST)	Payment (Excl GST)	Payment (Excl GST)
\$500	\$45.53	\$49.56
\$750	\$65.54	\$71.54
\$1,000	\$85.55	\$93.55
\$1,250	\$105.55	\$115.56
\$1,500	\$125.56	\$137.56
\$1,750	\$145.57	\$159.57
\$2,000	\$165.57	\$181.58
\$2,250	\$185.58	\$203.58
\$2,500	\$205.58	\$225.59
\$3,000	\$245.60	\$269.60
\$4,000	\$325.62	\$357.63
\$5,000	\$405.65	\$445.66

Key Person Payment Protection Insurance (KPPP)

You simply can't predict the future, although you can prepare for it. Key Person Payment Protection (KPPP) is a simple insurance product that covers your business rental payment obligations in the event of unplanned disruption to your income and ability to pay.

Death

We will pay the total amount owing or outstanding under the Finance Contract as at the date of death, not including any arrears of more than three months or missed payments or additional interest that has accrued as a result of arrears or missed payments.

Disablement

Totally unable to attend or engage in your usual business or occupation, or in any business or occupation for which you may be reasonably suited by education or training, as a result of illness or injury.

Bankruptcy

You being self employed and being declared bankrupt by the New Zealand High Court.

The above is a snapshot only of this comprehensive policy and is subject to the terms, conditions and exclusions that apply in the full policy wording.

Things you should know

Finance Now is a Qualifying Financial Entity under the Financial Advisers Act and a copy of our full written disclosure statement is available on our website www.financenow.co.nz free of charge. Insurance products are provided by a third party. The information contained in this flyer is a guide only and does not take into account your business situation.

Rent your Technology or Furniture with us



- Stay up to date with the latest technology
- Don't tie up your Business capital
- 100% tax deductible*

finance
NOW



warehouse
stationery

warehousestationery.co.nz

Consider the rental option...



Stay up to date

With rapidly changing technology, there's no need to get stuck with old equipment. With business rental, you'll have access to the latest technology.



Easy approvals

Approvals given instore while you wait or you can get pre-approved by visiting www.financenow.co.nz/business-finance or calling 0800 365 287.



Manage your budget

Make it easy to get the equipment you want on a budget you can afford, with terms to suit you.



Keep your cash

Put your valuable working capital to better use elsewhere in your business.



Tax deductible

Using it for business purposes? Rent it and your payments could be 100% tax deductible as they can be treated as an operating expense.*

*Consult your tax specialist to clarify tax benefits that apply to your business.

How to apply?

- Apply for approval instore or by phoning 0800 365 287 or visit www.financenow.co.nz/business-finance
- Choose your equipment or furniture from your local Warehouse Stationery store.
- Sign the paperwork and take your new equipment home!
- Subject to standard credit approval.



Which option is right for you?

Basic rental

This is the cheapest option but only comes with manufacturers warranty which may may not cover commercial use and no insurance cover.

Should anything go wrong with the rental outside of the manufacturers warranty you will need to fix it or replace it at your cost.

- ✓ **Usually tax deductible***
- ✓ **Easy monthly payments**
- ✓ **Keep your cash**
- ✓ **Stay up to date**
- ✓ **Great for Office Furniture**

Full Care rental

For a little extra each month you can add our Full Care cover to your rental for peace of mind. This policy will protect your rental with an extended warranty, accidental damage and theft insurance. Underwritten by AIG and with a super easy claims process, you can sleep easy that your rental will work as hard as you for the life of the rental term.

- ✓ **Usually tax deductible***
- ✓ **Easy monthly payments**
- ✓ **Keep your cash**
- ✓ **Stay up to date**
- ✓ **Extended Warranty for up to 36 months****
- ✓ **Accidental damage & theft insurance*****
- ✓ **Low excess, only \$50 for items below \$1500**
- ✓ **Easy claims process**
- ✓ **Great for all your technology needs**

Earn Points

Earn BizRewards points on the sale price of your rental product. Points will appear on your account within 30 days of starting your rental.



*Consult your accountant or tax advisor to see if your business set up allows for 100% tax deductibility. **Unless covered by manufactures warranty. ***Mobile phones limited to 2 years insurance cover on 36 month rental. Refer to Extended Warranty, Accidental Damage and Theft Insurance brochure for full Terms and Conditions of Full Care rental cover.

Frequently asked questions

Can I rent?

You can take out a business rental if the product is being used for business purposes only.

What can I rent?

Any Technology or Furniture from Warehouse Stationery over \$500. If the product you need is not part of our standard range then ask one of our helpful team members about our extended range. Furniture can only be purchased with a Basic lease as Full Care Cover is for electrical items.

Is my rental based on the normal retail price?

Your rental is calculated on the lowest advertised price so if the product is on promotion you get the saving.

How long can I rent for?

We offer three easy terms of 12, 24 and 36 months.

Do I own my product?

No, the product is owned by Finance Now but you can make an offer to purchase the item from them at the end of the rental term.

What happens at the end of my rental agreement?

After your rental agreement ends you can do any of the following;

• Upgrade and save

Purchase a new rental of equal or greater value from Warehouse Stationery within 3 months before the end of your existing rental and we will cover your last 3 months payments on your existing rental.

• Continue to rent

You can contact Finance Now to continue to rent your item on a Basic Lease. Full Care Cover is not available after the end of the initial rental term.

• Return your product

You can simply return your rental product to Finance Now at the end of the term.

• Purchase your item

While you do not own your item during the rental agreement you can offer to purchase the item at the end of the rental agreement from Finance Now. They will then decide if they wish to sell the item to you or not.