



Credit Guide

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Art Money New Zealand Limited
NZBN 9429042003243
PO Box 106-634
Auckland City 1143
New Zealand
Tel 0800 004 682

Art Money New Zealand Limited makes loans to customers who purchase art from participating galleries.

In this Credit Guide, the words “we”, “our” and “us” refers to Art Money New Zealand Limited.

This Credit Guide provides important information about us and our services relating to your art purchase loan. We are a responsible lender and comply with all applicable law, including the Responsible Lending Code.

Our services

As a responsible lender, our functions include:

- receiving and considering your on-line loan application via our website;
- upon receipt of your on-line loan application and subject to the terms of your *credit contract* (and/or other related document), making reasonable enquiries about your financial situation, and your requirements and objectives and to ensure the loan will not cause you substantial hardship;
- ensuring you make an informed decision before entering into the loan and security documentation;
- coordinating the issue to you of your *loan contract* and related documents including any *security* that we take over the art (and register on the Personal Property Securities Register);
- coordinating the settlement of your loan so that you can buy the art from the participating gallery;
- coordinating your direct debit repayments of your loan to us pursuant to the direct debit terms included in your *credit contract*;
- making continuous disclosure to you as specified in your *credit contract*;
- assisting you with general enquiries you may make in relation to your *credit contract*, *security*, and/or other related documents;
- performing and/or supervising collection activities in relation to customers who are in default under their *credit contract*, *security* and/or related documents;
- dealing with unforeseen hardship applications from customers; and
- complying with all applicable laws in relation to our services, including undertaking anti-money laundering checks.

Fees and charges

We do not impose fees or charges on you when we provide credit assistance and other services. We will charge a 2% credit card fee if you choose to repay your loan by credit card

Standard form contracts

You can download a copy of our standard form contract terms from our website.

If you have a complaint

We believe that it is essential for our customers to be able to identify and deal with a company who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

Complaints can be lodged by contacting our Complaints Officer on:

Telephone: 0800 004 682

Email: complaints@artmoney.co.nz

Post: Complaints Officer, Art Money, PO Box 106-634 Auckland City 1143 New Zealand