TERM LOAN (SPECIFIC TERMS)

SPECIFIC TERMS

CREDITOR:

Treanne Holdings Limited (trading as Uno Society), a duly incorporated company having its principal place of business at 14 Hazeldean Road, Christchurch, 8023, New Zealand (the "**Creditor**", "**we**")

CUSTOMER:

Customer Name:	
Physical Address:	
Employer:	
Telephone:	
Mobile:	
Email:	
Customer No.:	

(the "**Customer**", "**you**")

If you provide us with your email address above, you agree to receive notices, disclosure (including for the purposes of the Credit Contracts and Consumer Finance Act 2003) and other communications from us by email.

GUARANTOR/S:

Guarantor Name:	
Physical Address:	
Telephone:	
Mobile:	
Email:	
Customer No.:	

If the Guarantor provides us with their email address above, the Guarantor agrees to receive notices, disclosure (including for the purposes of the Credit Contracts and Consumer Finance Act 2003) and other communications from us by email.

LOAN CONTRACT NO.:

DISCLOSURE STATEMENT FOR CONSUMER CREDIT CONTRACTS

Statement Date:

IMPORTANT:

1. The Creditor is required to provide you with this disclosure statement under section 17 of the Credit Contracts and Consumer Finance Act 2003. This document and the General Conditions set out the key information about your consumer credit contract. You should read them thoroughly. **If you do not understand anything in this document or the General Conditions, you should seek independent advice.** You should keep this disclosure statement and a copy of your consumer credit contract in a safe place.
2. This disclosure statement must be provided to you before the contract is made. The law gives you a limited right to cancel the consumer credit contract. See the statement of right to cancel below and your consumer credit contract for full details of your right to cancel. **Note that strict time limits apply.**
3. You are protected by responsible lending laws. Because of these protections, the recommendations given to you about your loan are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

FULL NAME AND ADDRESS OF CREDITOR:

This is the person providing you the credit.

Name:	Treanne Holdings Ltd
Trading name:	Uno Society
Physical address:	14 Hazeldean Road, Christchurch, 8023, New Zealand
Postal address:	14 Hazeldean Road, Christchurch, 8023, New Zealand
Email:	lending@unosociety.co.nz

You may send notices to the Creditor by:

- writing to the Creditor at the Creditor's postal address; or
- sending a fax to the number specified (if any); or
- sending an email to the address specified (if any).

CREDIT DETAILS:

Initial unpaid balance

This is the amount you owe as at the date of this statement (including any fees charged by the Creditor).

$ ………	made up of:	$ ………	Loan Advance
		$ ………	Establishment Fee
		$ ………	Credit Check

Total Advances

This is the total amount of all advances made or to be made to you:

$ ………

PAYMENTS:

You are required to make each payment of the amount specified and by the time specified.

UNO Society Bank Details for Payments

Bank:	ASB Bank
Name:	Treanne Holdings Ltd
Account Number:	12-3493-0048590-00

Timing of payments

Frequency:

First Payment Amount & Date:

Last Payment Amount & Date:

Number of payments:

Amount of each payment: $

Amount of final repayment (if different): $

Total amount of payments: $

These figures include the Facility fee described in the Credit Fees and Charges section below.

INTEREST:

Annual interest rate

[22.95%] per annum fixed for the whole term of the contract, being ……… days / weeks.

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 forms part of each payment detailed in the "Payments" section above. Interest is charged to your account weekly and on any date you pay the unpaid balance in full before the final payment is due.

CREDIT FEES AND CHARGES:

The following credit fee(s) and charge(s) (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 the Creditor to vary this/these fee(s) and charge(s).

1. $2.50 Facility fee per week as long as the account balance is in debt. The fee is payable and will be debited to your account each week.
2. $10.00 letter fee is charged to your account on the day you request a statement of your account that we are not otherwise required to send you.

Administration costs and fees payable on full prepayment are disclosed under the "Full Prepayment" heading below.

CONTINUING DISCLOSURE:

1. The Creditor may be required to provide you with regular statements. The statements will give you information about your account.
2. Statement Frequency: every three months if required.

WHAT COULD HAPPEN IF YOU FAIL TO MEET YOUR COMMITMENTS:

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. In the event of a breach of the contract or on the enforcement of the contract, the Default Fees specified below are payable. Your credit contract allows the Creditor to vary these fees and charges.

Default Interest Charges

Default interest is 10% per annum more than the interest rate provided for in the "Interest" section above charged on the unpaid instalment or other overdue amount from the date that you fail to make any payment (whether interest or otherwise) on the due date or from the date of receipt or deemed receipt of demand for the money as the case may be until the date the Creditor receives full payment of the overdue amount and calculated by multiplying the unpaid balance at the end of the day by the daily default interest rate. The daily default interest rate is calculated by dividing the annual default interest rate by 365. Default interest is charged to your account and compounded daily.

Default Fees

1. $15.00 defaulted payment fee, if any scheduled payment into your account from your bank is made late after the date due, or is reversed or is not made. The fee is payable and will be debited to your account on the date the relevant payment was due.
2. Letter Fee if we have to write to you with regard to a missed payment(s) or in relation to anyother default you commit under this contract. The fee will be debited to your account on the date the letter is sent to you and is payable as soon as it is debited:
    a. $20.00 Fee per letter issued to Reminder Letter (R2)
    b. $25.00 Fee per letter issued for Personal Visit (PV)
3. Default Time Fee of $150 if any staff member of ours spends time on the administration of your account when you are in default. "Administration" in this case includes all work in any way associated with our recovery of the account balance. The fee is payable and will be debited to your account on the date of a weekly payment.
4. Toll Telephone Call Fee any time we have to telephone you on a mobile number of any STD code with regard to a missed payment(s) or in relation to any other default you commit under this agreement. The fee is payable and will be debited to your account on the date we call you.
5. Travel fee if a staff member of ours needs to travel to visit you or any guarantor or otherwise to attend any meeting or any court or tribunal. Mileage may be charged at or at a rate less than the current rate recommended by the Automobile Association.
6. Costs incurred by the Creditor in connection with the enforcement of, taking advice on or taking any action pursuant to the consumer credit contract, or otherwise in connection with the consumer credit contract, are payable by you on demand by the Creditor on a full indemnity basis.

Full Prepayment:

If you pay the unpaid balance in full before the final payment is due (**full prepayment**), you may be required to pay a fee or charge to compensate the creditor for any loss resulting from the full prepayment.

The creditor may have suffered a loss if the creditor's current interest rate is lower than the interest rate applying to your original consumer credit contract. You may also have to pay the creditor's administrative costs relating to the full prepayment.

The amount you may have to pay to compensate the creditor for the loss is calculated using the formula prescribed in regulation 9 or regulation 11 of the Credit Contracts and Consumer Finance Regulations 2004.

Administrative costs/fees: $85

RIGHT TO CANCEL:

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

Time limits for cancellation

1. If this disclosure statement is handed to you directly you must give notice that you intend to cancel within 5 working days after you receive the documents.
2. If this disclosure statement is sent to you by electronic means (for example, email) you must give notice that you intend to cancel within 7 working days after the electronic communication is sent.
3. If this disclosure statement is mailed to you, you must give the notice within 9 working days after they were posted.
4. Saturdays, Sundays, and national public holidays are not counted as working days.

How to cancel

To cancel you must give the creditor written notice that you intend to cancel the contract by-

- Giving notice to the creditor or an employee or agent of the creditor; or
- Posting the notice to the creditor or an agent of the creditor; or
- Emailing the notice to the creditor's email address (if specified on the front of this disclosure statement); or
- Sending the notice to the creditor's fax number (if specified on the front of this disclosure statement).

You must also, within the same time, return to the creditor any advance and any other property received by you under the contract.

What you may have to pay if you cancel

If you cancel the contract the Creditor can charge you:

- the amount of any reasonable expenses the Creditor had to pay in connection with the contract and its cancellation (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.

WHAT TO DO IF YOU SUFFER 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 the creditor for a hardship variation.

To apply for a hardship variation, you need to:

1. Make an application in writing; and
2. Explain your reason(s) for the application; and
3. 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 to which you want this to apply); or
- Both of the above; and

4. Give the application to the creditor.

Do this as soon as possible. If you leave it for too long, the creditor may not have to consider your application.

Dispute Resolution

Treanne Holdings Limited is a member of Financial Services Complaints Limited's dispute resolution scheme.

It is free to make a complaint to this independent dispute resolution scheme. The scheme can help you to resolve any disagreements you have with the creditor.

Contact details of dispute resolution scheme:

Phone: (0800) 347 257

Website: http://www.fscl.org.nz

Business Address: Financial Services Complaints Limited

Level 4, Sybase House, 101 Lambton Quay, Wellington 6011

Registration on Financial Service Providers Register

Creditor registration name: Treanne Holdings Limited   Registration number: FSP32701

OTHER TERMS

Agreement:

Subject to the terms of the Agreement, the Creditor agrees to make the Facility available to the Customer on the Commencement Date specified at the end of this Agreement. The Customer must apply the Facility for the purpose specified in the "Purpose of Loan" section below.

Purpose of Loan:

To fund the below:

………

Disbursement of Funds:

$ ……… Payable to:

Name:………

Bank Account: ………

Guarantee:

Each Guarantor (if any) guarantees, as principal debtor, the performance of the Customer's obligations under this Agreement on the terms set out in the General Conditions.

This means that:

1. the Guarantor will be liable as well as, or instead of, the Customer; and
2. the Guarantor will be liable for the full amount of the Customer's obligations under this Agreement.

Power of Attorney:

Each Customer and each Guarantor (if any) irrevocably appoints the Creditor, and every officer, manager and attorney of the Creditor, separately, for valuable consideration to be the attorney of the Customer and each Guarantor, on the terms, but only to the extent set out in the General Conditions.

Interpretation:

The Creditor's General Conditions dated January 2026 **("General Conditions")** are provided with this Agreement and, unless the context otherwise requires, apply to this Agreement and in respect of the Facility as if they were repeated in full in this Agreement, subject always to the inconsistency provisions set out in the General Conditions. The General Conditions contain further terms that are material to this Agreement.

In this Agreement:

1. unless otherwise defined here or the context otherwise requires, terms used in this Agreement that are defined in the General Conditions have the meanings given to them in the General Conditions; and
2. "**Agreement**" means these Specific Terms and includes the General Conditions and any variation of those documents entered into by the Customer or required by the Creditor.

This Agreement is a Facility Agreement for the purposes of the General Conditions.

ACKNOWLEDGEMENTS

Customer Name(s):

Customer Acknowledgement

When you sign this Agreement below as borrower, I/we acknowledge that:

1. The information you have provided to the Creditor, including the financial information in your loan application, is complete and accurate in all respects as at the date of this Agreement.
2. I/we have read and understood the Agreement (including the General Conditions) and agree to comply with its terms.
3. I/We acknowledge that I/We have been advised that I/We Are entitled to seek legal advice (at my/our own costs) about the Agreement.

Signature of Customer:

Date:

Signature of Customer Full Name of Customer

Guarantor Acknowledgement

When you sign this Agreement below as Guarantor, you acknowledge that:

1. The information you have provided to the Creditor is complete and accurate in all respects as at the date of this Agreement.
2. You have read and understood the Agreement (including the General Conditions) above prior to your entry into this Agreement) and agree to comply with the terms which apply to you as guarantor.
3. The Creditor has recommended that you obtain independent legal advice and has provided you with sufficient time to receive such advice (and if you have chosen not to do so, that is your decision freely made, and you irrevocably waive any right which the lack of such independent advice might otherwise have given you).

Signature of Guarantor:

Date:

Signature of Guarantor

Full Name of Guarantor In the presence of:

Signature of witness:

Full name of witness:

Occupation of witness:

Address of witness:

Signed for and on behalf of the Creditor:

Signature Full Name

Date of Agreement**:** / / (Creditor to complete)

Commencement Date**:** / /