

Please contact ACNZ immediately on 0800 724 366 if you are experiencing financial difficulties. We may require you to complete a Statement of Means, or supply a Registered Budgeter's letter to confirm your situation.

### PAYING IN FULL

Please phone us on 0800 724366 to confirm your balance before paying in full, as some balances may alter due to interest or additional charges.

### 1. CHEQUE

Please post your cheque to: PO Box 8547, Havelock North. Be sure to include your reference number with your cheque. If your cheque is dishonoured, a dishonour charge of up to \$20 will be applied to your account.

### 2. CASH

We do not recommend sending cash in the mail. Please contact this office on 0800 724 366 and we will send you a deposit slip to bank the cash at your nearest Westpac branch.

The deposit slips sent to you will contain a unique reference number, and are specially encoded so that the reference number will appear on our bank statement. We ask that you do not use standard bank deposit slips as they will not identify your reference number.

### PAYING IN INSTALMENTS

If you are unable to pay your account in full, please contact us immediately to discuss an acceptable repayment plan. By choosing to pay in instalments, you agree to accept ACNZ's terms of trade regarding payment in instalments, which are listed in this document. Repayment options include:

### 3. AUTOMATIC PAYMENT

There may be an Automatic Payment Authority form attached to this letter, if so, please complete the top "Payer" section and "Frequency" section and take to your bank. If you do not have an Automatic Payment Authority Form, please contact us on 0800 724 366 so that one can be sent to you.

### 4. INTERNET BANKING

Please use the payment details listed on the Automatic Payment Form to load on your internet banking site. If you do not have our bank details, call us on 0800 724 366. Please make sure to include your surname and case ID number so that we can identify your payment.

### 5. DEPOSIT BOOK

You may make payments by regular instalments of cash at your nearest Westpac branch. Please phone us on 0800 724 366 so that we can send you a pre-encoded deposit book.

### TERMS OF TRADE IF PAYING IN INSTALMENTS

If you choose to pay in instalments then the following Terms will apply and form a legally binding contract between yourself and Account Collections NZ Limited. We will monitor and record each payment you make into our bank account, and allocate it to your debt (and account charges) on behalf of Account Collections NZ Limited and our client.

A Bank/Monitoring fee will be added to your account at the time the first instalment is paid, then three monthly after that until your account is paid in full. The fee will be calculated at 10% of the balance remaining outstanding to a maximum of \$20 per quarter. Payments that are missed or dishonoured without prior notification from you will incur a penalty charge of up to \$20.

Please keep us advised of any change of address and phone number so that we can advise you when your account is paid in full. We will contact you at the address supplied by you as soon as your account has been paid in full, at which stage it is your responsibility to cancel your automatic payment. If payments continue after we have advised you to cancel, we reserve the right to charge an administration fee of 20% of the overpaid amount for monitoring your overpayment.

### 6. CREDIT CARD

Please complete the details below and post to us at:  
**PO Box 8547, Havelock North 4157.**  
A credit card transaction fee may apply.

To avoid incurring future costs to yourself, please advise us of any change of address.

Credit Card Type: (please tick box)	<input type="checkbox"/>	Bankcard	<input type="checkbox"/>	Mastercard	<input type="checkbox"/>	Visa
Card Number:					Expiry Date:	
Cardholder's Name:						
Cardholder's Signature:						