

If you're unable to find the answer to your question below, please either refer to your new terms and conditions or call us on 0800 887 887.

<p>What is happening?</p>	<p>As we've previously communicated to you, The Warehouse Financial Services Limited has appointed TW Money Limited to manage your Card Account.</p> <p>Which means TW Money Limited will be responsible for (amongst other things):</p> <ul style="list-style-type: none"> • collecting your payments in relation to your card account, • applying your payments in repayment of your Card Account (in accordance with these terms), • administering your Card Account, and • making disclosure in relation to your Card Account <p>on behalf of The Warehouse Financial Services Limited.</p>
<p>What do I need to do now?</p>	<p>First of all, if you haven't already, you also need to get in touch with any Seller that you've set up automatic payments to using your Main Card or any Additional Cards, otherwise payments to them will not go through.</p> <p>Then you need to update any automatic payments to us. We will provide you all the information in the transfer confirmation letter or it will be shown your Warehouse Money statement. Or you can call us on 0800 887 887 and we can provide you with the details over the phone.</p>
<p>How do I contact you?</p>	<p>If you've got a question or a problem you can:</p> <ul style="list-style-type: none"> • Call us on 0800 887 887 (if you're calling from New Zealand) or +64 9 212 5234 (if you're calling from outside New Zealand), during: <p>Monday – Friday 8am to 8pm Saturday, Sunday and Public Holidays 8am – 5pm We're closed all day on Good Friday, Easter Sunday, Christmas Day and from 1pm on Anzac day</p> <p>For your security, when you call we'll need to confirm your identity. You'll need to provide us information like your Customer Number or Account Number. We'll also ask you for some additional information including your Security Questions, to help us validate your identity.</p> <ul style="list-style-type: none"> • Send us a letter at PO Box 9245, Newmarket, Auckland 1149, New Zealand <p>We want to keep your information safe though, so please don't email us if you want to know something about your account, or you want to let us know your new address or phone number. Please give us a call.</p>
<p>What fees apply to my account?</p>	<p>For all rates and fee that may apply to your account, please refer to our current Card Account Rates and Fees.</p>
<p>How do I update my contact details?</p>	<p>Call us on 0800 887 887 (if you're calling from New Zealand) or call us on +64 9 212 5234 (if you're calling from outside New Zealand), and we can do this over the phone.</p>
<p>Will my repayments be the same?</p>	<p>No. Under the previous Terms & Conditions, your minimum payment was 2% of the balance or \$5, whichever is larger. Payments under the new Terms & Conditions are now 3% of the balance or \$20, whichever is greater.</p>

	<p>If you have an automatic payments, internet banking or telephone banking set up, you'll need to update the details to Warehouse Money.</p>
<p>How much do I need to repay each month now?</p>	<p>Each month your Warehouse Money statement will show the minimum amount due on (or before) the due date set out in the statement.</p> <p>If you can afford to, it's best to repay more than just the minimum amount due on your Card Account. If you only repay the minimum amount then you'll end up paying more because of interest that is charged on the balance and it will take you longer to repay. However if you repay more than the minimum amount due each month, it will reduce the amount of interest charged and you'll be able to pay off your balance faster.</p>
<p>How is my Minimum Amount calculated?</p>	<p>If the closing balance is less than NZ\$20, the Minimum Amount Due will be that amount. If it's over NZ\$20, the Minimum Amount Due will be:</p> <ul style="list-style-type: none"> • NZ\$20, or • 3% of the outstanding balance of each Charge rounded up to the nearest cent (for the purposes of this calculation only) (whichever is the higher amount). <p>If you've missed a previous payment to us, you'll need to pay this amount as well as your Minimum Amount Due.</p> <p>If the Credit Limit is exceeded (which may happen when fees, interest or other amounts are charged to your account), the Main Account holder has to pay us the excess amount (that is, the portion of your balance that's higher than your Credit Limit) straight away.</p>
<p>Can I replay more than the Minimum Amount Due?</p>	<p>Yes, you can repay us more than the minimum amount due or the full closing balance as shown on your statement.</p> <p>Repaying more than the minimum amount due each month will result in you paying less interest and you'll be able to pay off your balance faster.</p>
<p>Will I still get statements?</p>	<p>Yes, you'll still receive a monthly statement. We'll send the Main Account holder a monthly statement of the Card Account. The statement will show all amounts debited or credited to the Card Account during the statement period.</p>
<p>Will my statement date and/or payment due date change?</p>	<p>No, we've kept the same statement date and payment due date you had with the previous provider.</p>
<p>How do I make payments?</p>	<p>You can make repayments through the following methods:</p> <ul style="list-style-type: none"> • Internet/phone banking – if you are registered for internet or phone banking with your bank, you can set us up as a payee and make one off payments to us each month to repay all or part of your balance via online banking. Remember it takes 1-2 business days to clear a payment from online banking. • Automatic payment – if you are registered for internet banking with your bank, you can also set up an ongoing automatic payment to us of a specific amount at regular intervals (for example, weekly or monthly). • Direct debit – you can request a direct debit form from us or you can download one for you to complete and return to Warehouse Money, PO Box 9245, Newmarket, Auckland 1149. Setting up a direct debit from your account to us allows you to pay either the Minimum Amount Due, a fixed amount of your choice or the closing balance in full each month (whichever you prefer), without you having to make a manual transfer each time. If you want to stop your direct debit payment, you'll need to contact us 48 hours prior to your direct debit payment due date. If you

	<p>want to change any of the details of your direct debit you will need to let us know and complete a new direct debit form.</p> <p>If you choose to use internet banking, you'll need to enter your details as shown below (this information can be found on your Warehouse Money statement) so we can match your payment to your Account: Particulars: This is your account number Code: This is your last name and initials Reference: This is your 9 digit customer number</p> <p>If you can't pay in one of these ways, you can call us on 0800 887 887 to discuss alternative methods. However, we do prefer electronic payments.</p>
<p>What can I do if I'm unable to make my minimum repayments?</p>	<p>If you're struggling to keep up with your Account repayments due to illness, injury, loss of employment, end of a relationship or for some other reason, we may be able to help.</p> <p>We know it can be hard sometimes to keep on top of your finances. Our team are here to help you and your family if things get a bit tough.</p> <p>Please call us on 0800 887 887 if you want to discuss how we might be able to assist.</p> <p>You may also wish to seek help to manage your debt through third party resources like Sorted or budgeting services like Family Budgeting.</p>