



genevaFINANCE

About Us

As a New Zealand-owned finance company, we provide loans and financial services to consumers and small-to-medium businesses

Introducer Welcome Pack

Address : 6B Pacific Rise, Mount Wellington, Auckland 1060
Phone : 09 415 5764
Email : dealer@genevafinance.co.nz
broker@genevafinance.co.nz



0508 415 576

Contacts

Monday to Friday : 9am to 5pm

Saturday : 10am to 5pm

Portal : <https://agents.genevafinance.co.nz:8443/>

After Hours - Loan Docs Request Only : 021 327 519

Name : Simon Moore

Role : General Manager

Email : simonm@genevafinance.co.nz

Phone : 021 149 2266

Business Development Team

Name : Tuks Nelio

Role : National Sales Manager

Email : tuks@genevafinance.co.nz

Phone : 021 810 997

Name : Lara Diamond-Brahne

Role : BDM - West/North Auckland

Email : larad@genevafinance.co.nz

Phone : 021 277 8673

Lending Team

Name : Nik Mimilo

Role : Lending Manager

Email : nikm@genevafinance.co.nz

Name : Joel Felizardo

Role : Lending Officer

Name : Joseph Khalil

Role : Lending Officer

Name : Kenn Magbanua

Role : Lending Officer

Name : Nancy Hala

Role : Lending Officer

Name : Marina McSherry

Role : Lending Officer

Name : Mel Tagaloa

Role : Lending Officer

Name : Joanna Soo Choon

Role : Payouts

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Loan Types



VEHICLE

- Standard - No older than 15 years
- Older than 15 years and classics can be considered for Tier 1 customers
- 2nd vehicles considered provided affordability is demonstrated
- Private sales



TRAILER BOAT & JET SKIS

- Approved for Tier 1 / 2 customers
- Market Value



MOTORBIKE

- Road Registered
- Market Value

BROKER ONLY



PERSONAL LOAN - SECURED

- Personal loans using customers vehicle or suitable security
- Max lend dependent on value of security



PERSONAL LOAN - UNSECURED

- Up to \$25k for Tier 1 Homeowner - Base Rates above normal*
- Up to \$10k for Tier 1 Renter/Boarder - Base Rates above normal*
- Up to \$5k for Tier 2*

* Unsecured Personal rates apply. These will differ from standard loan rates



Loan Criteria

Category	License	Age	Credit	Employment	Residential
Tier 1	NZ Full	22 +	Minimum 2 years history	Full Time	12 Months
	NZ Restricted				Home owner
	Overseas Full *				Renter Boarder
Tier 2	NZ Full	22 +	2 Years	Full Time	Home Owner
	NZ Restricted		Max \$4k Paid	Part Time	Renter
	NZ Learners (UGL) #		Max \$500 Unpaid	Casual	Board
					Beneficiary
Tier 3	NZ Full	18 +	1 Year	Full Time	Home Owner
	NZ Restricted		Max \$5k Paid	Part Time	Renter
	NZ Learners		Max \$1500 Unpaid	Casual	Board
					Beneficiary

- # UGL - Upgradeable Learners License. Max Lend \$20,000 plus Insurances 15.95% Base rate applies
- New Learners - Max Lend \$12,000 plus insurances 19.95% Base rate applies

New Immigrants / Work Visa

Visa Type	Max Term
Work Visa - Standard	Up to 12 Months past visa expiry
Open / Talented / Essential Skills	Up to 36 Months past visa expiry
Work to Residency Visa	Max term 60 Months
Visitor Visa - critical purpose	May consider for a smaller lend dependent on employment type e.g. doctors or health care specialist. Will reconsider refinance or larger lend once WTR visa is obtained
Documentation	Passport / Drivers License / Work Contract / Work Visa Documentation from INZ / Bank Statements

* Overseas Full - Must still be valid and within the NZ license criteria

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Responsible Lending

Significant changes to the Credit Contracts and Consumer Finance Act 2003 (CCCFA) and the Credit Contracts and Consumer Finance Regulations 2004 come into force 1 December 2021.

These changes will apply to all consumer credit contracts.

These changes have been introduced by the Government to protect vulnerable borrowers from irresponsible and predatory lenders and lending. Lenders, like Geneva Finance, work with the borrowers to achieve good outcomes.

Lender Responsibilities

All lenders are required to meet the lender responsibility principles which are broadly described in section 9C of the CCCFA. The changes to the regulations specify prescriptive requirements that must be met as part of these principles. The Code then provides additional practical guidance on how these requirements can be met.

As a lender, Geneva Finance must - at all times - exercise the care, diligence, and skill of a responsible lender in our actions and comply with all the lender responsibilities specified in the Act.

What we need

Along with your customer's application we may need all or some of the following to ensure that we do our part when it comes to responsible lending:

- Latest 90 Days consecutive bank account transaction history
- Latest wage/payslip confirming income with employer and employee details and/or work contract
- Confirmation of other sources of income
- The customer must disclose to us if they know of anything that could impact on their ability to meet their loan repayments - We will ask this of the customer directly

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AML

Below are the Types of ID acceptable to meet AML requirements

Option A One of:	Option B Combination of:	Option C Combination of:
Passport; or	NZ Full Birth Certificate; or	NZ Drivers License
NZ Firearms License;	NZ Certificate of Citizenship; or	PLUS
NZ Certificate of Identity (under Passports Act or Immigration Act); or	Citizen Certificate issued by Foreign Government;	Credit or Debit Card with customers name and signature; or
NZ Refugee Travel document (under Passports Act); or	PLUS	Bank Statement issued within 12 months preceding application; or
Emergency Travel document (under Passports Act); or	NZ Drivers License; or	Statement issued by Government Agency
	18+ Card; or	
	International Driving Permit	



Available Dealer Tools

Bank Link

- An easy to use Bank Link is available through our current provider - Illion - to speed up the process of getting transactional information from the customers bank. There is sufficient security measures taken to ensure this information is kept private and confidential.

AplyID

- Meet our AML obligations as well as keeping it simple for our customers, you may request that a link be sent to the customer to verify their ID electronically.
- The customer will need to have a mobile phone with a camera capable of taking a picture of their current Drivers Licence as well as their face to ensure we get a clear enough match to meet our minimum requirements.

Electronic Docs

- Customers will be able to sign Loan Documents via their electronic device and return these to Geneva Finance for verification. Combined with AplyID this will negate the need for the customer to see a Justice of the Peace to sign these loan docs.
- This will also limit the time spent with customers but also assist your business as we head to a more “contactless” method of business.



Payouts

Cut off Time: 3.30PM

STANDARD REQUIREMENTS FOR PAYOUT

- Signed Geneva Finance Loan Agreement & Terms and Conditions
- Direct Debit
- Privacy Waiver
- 3 References

(Electronic Secure Sign Docs are available for the above)

- Copy of ID and ID Verification form

(AplyID / Biometrics available on request)

Copy of Vehicle Offer and Sale Agreement completed and signed in correct spaces

- Private Sale Agreement
- Tax Invoice (Boat Sales / New Car Sales / Auction Houses)

Consumer Information Notice - Signed both parties (If sold through a dealership)

(The above documents may be signed using secure sign if initiated by the broker/dealer)

Comprehensive Vehicle Insurance

- Noted with Geneva Finance as Interested Party
- Market Value
- Agreed Value must reflect the purchase price of the vehicle/security

Vehicle to have current Rego and WOF issued no older than 28 days

Vehicle to be free on any registered PPSR's / Securities

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