

Application Form for Secured Debenture Stock



THE INVESTMENT MANAGER
 FINANCE DIRECT LIMITED
 PO BOX 17422, GREENLANE
 AUCKLAND 1546

BROKERS STAMP

If you are making this investment through a financial intermediary, we may pay brokerage. Details of brokerage are on page 16 of the Offer Document.

Having received and read the Product Disclosure Statement ("PDS") dated 10th October 2016, I/we hereby irrevocably apply for First Ranking* Secured Debenture Stock as set out below, and upon the terms and conditions comprised within the PDS and the Debenture Trust Deed as amended and restated on the 10th October 2016.

* Subject to claims having priority under legislation.

Investor Details

If reinvesting tick box and complete reinvestment date

____ / ____ / ____

INVESTOR Mr/Mrs/Miss Ms/Drl/Trustee	First names in full	Surname
JOINT INVESTOR Mr/Mrs/Miss Ms/Drl/Trustee	First names in full	Surname

COMPANY NAME, TRUST NAME

Residential/Business Address

City or Town Post Code

Daytime Phone No Email Address

Mailing Address (if different from above)

Brokers No.

TAX DETAILS

IRD No.

IRD No.

IRD No.

Please Note If we do not have your IRD number on file, we are required to deduct Resident Withholding Tax (RWT) at the IRD prescribed rate

Please deduct RWT at

10.5% 17.5% 28% 30%

33% NRWT AIL Exempt*

* Copy of Exemption Certificate Required

Application Form

Investment Information

TERM	INTEREST RATE	AMOUNT <small>(Minimum \$1,000)</small>
3 months	%	\$
6 months	%	\$
12 months	%	\$
18 months	%	\$
2 years	%	\$
3 years	%	\$
4 years	%	\$

If you need a specific maturity date, specify your requirements below (not to exceed 5 years)

Specified date % \$

Interest payment options

PLEASE INDICATE HOW YOUR INTEREST IS TO BE PAID
 (TICK ONE BOX)

Compounding Interest (Quarterly)

Quarterly Cheque

Quarterly direct credit to bank account

BANK BRANCH ACCOUNT NUMBER SUFFIX

Account Name

Signature(s)

I/We have received a copy of the PDS and I/we hereby irrevocably apply for First Ranking Secured Debenture Stock as set out in this Application Form (including any lesser amount that may be allotted to me/us) upon the terms and conditions comprised within the PDS and the Debenture Trust Deed as amended and restated on the 10th October 2016.

I/we enclose the sum of \$ being payment in full on application

Signature Dated

Signature Dated

Please Note:

- Make cheques payable to FINANCE DIRECT LIMITED.
- Joint applications to be signed by all applicants.
- Provide photo ID(s) and verified bank account numbers.
- If signed by attorney, please attach power of attorney. If signed under power of attorney, the attorney hereby declares that they have not had notice of the death of the donor or of the revocation of the power of attorney.
- All applications including reinvestments will be acknowledged by a letter of confirmation.
- Finance Direct Limited may from time to time wish to send holders of First Ranking Secured Debenture Stock information to do with Finance Direct Limited or its present and proposed business activities. Please tick this box if you do not want to receive this information

HOW DID YOU FIND OUT ABOUT THIS INVESTMENT?

Press Advertising Financial Advisor Personal Referral

Existing Investor Other

For Office Use Only

Current Investor No. Date Banked Maturity Date Brokerage

Previous Investor No. Start Date Interest Option ID & Bank Account No.

How to invest with Finance Direct

Once you have decided on the details of your investment (amount and term), complete the application as follows:

ATTACH CHEQUE OR PROOF OF PAYMENT

Cheques should be made out to Finance Direct Limited and crossed non transferable.

Or if you wish to pay by direct credit, our bank account details are as follows:

Bank: ANZ

Branch: Milford

Account Name: Finance Direct Limited

Account No: 01 0178 0008050 000

Either the cheque or proof of payment should be attached to this application.

ATTACH OTHER DOCUMENTATION

Provide copies of identification and other documentation as required. See the heading "Supporting Documentation" (opposite) or contact us for further information.

POST YOUR INVESTMENT APPLICATION TO US

We have included an return freepost envelope for your convenience. The application should be posted to:

Finance Direct Limited

PO Box 17422

Greenlane

Auckland 1546

WE WILL POST A CERTIFICATE TO YOU

Investment applications are normally processed on the same day they are received. If accepted, a certificate detailing the investment will be posted out to you within 24 hours of the application being processed.

If you have not received a response from us within 5 working days of sending an application, or if you have any questions or concerns of any nature at any time, please don't hesitate to contact us.

Note that certificates sent to overseas addresses may take significantly longer to arrive.

YOUR FIRST STATEMENT

Statements are sent quarterly. You should receive your statement within 10 days of the end of the quarter.

WITHHOLDING TAX

All investments will have withholding tax deducted, unless a valid certificate of exemption is provided at Finance Direct Limited, or in the case of qualifying non-residents, where the cost of Approved Isser Levy (AIL) is deducted in lieu of Non Resident Withholding Tax (NRWT).

If you qualify as a non resident, supplying us with both your mailing and residential address will allow us to deduct either NRWT or AIL. If you choose to pay NRWT, it will deducted at the rate that applies to your country, either 10% or 15%. Alternatively we can deduct the cost of AIL (currently 2%) in lieu of NRWT. NRWT will be zero rated when choosing the AIL option.

SUPPORTING DOCUMENTATION

The following is a list of supporting documentation that may be required to accompany the application.

- Valid photo ID
- Bank verified account number

If your nominated bank account differs (other than the suffix) to the bank account on your cheque, or if you are paying by direct credit, please attach a bank verified account number.

INVESTOR IDENTIFICATION

We are required by the Financial Transactions Reporting Act 1996 to verify the identity of new investors.

If you are paying by personal cheque:

One Investor: If the investment is in your name and you pay by personal cheque in your name, no identification is required.

Joint Investments: If the investment is in joint names and the personal cheque is in the name of only one of the investors, the other investor must provide identification.

In addition, if you are paying by direct credit or bank cheque, or if the cheque you are paying with is not in the name of the entity investing, you are required to provide copies of identification.

Preferred identification is a copy of your current valid passport or current drivers licence. If you are unable to provide this, we require a copy of your birth certificate and one other form of identification such as a copy of your credit or bank card.

Exemption Certificate: If you choose Exempt under TAX on the application form, attach a copy of your RWTF exemption certificate.

Power of Attorney: If signed by attorney, attach copy of power of attorney and certificate of non-revocation.