



INITIAL DISCLOSURE STATEMENT Information about your Max Student Loan

(As required by Section 17 of the Credit Contracts and Consumer Finance Act 2003)

Your Name	:	Students Name
Amount of Loan	:	\$4950
Term of Loan	:	1.5 Years
Interest Rate	:	12%
Default Interest Rate	:	20%, payable on any overdue Repayments and/or Fees and Charges
Interest Calculation and Charge	:	Calculated daily and added to the loan weekly
Loan Commencement Date	:	Day of Completion of Loan Agreement
Weekly Repayments	:	\$69.25
First Weekly Payment Date	:	First Thursday following Loan Commencement Date
Total Number of Weekly Payments	:	78
Total Interest Payable	:	\$450.76
Full Repayment	:	At any time without penalty with interest charged only up to and including the day of repayment.
Fees and Charges	:	Administration Fee of \$20 each time a payment is not made All reasonable Debt Collection Fees and Costs in the Event of Default
Security Held	:	Unsecured
Payments Made To	:	Max International Colleges Limited
Payment Method	:	Weekly on a Thursday by Direct Debit from your Bank Account
Statement Frequency	:	6 monthly (by email to your nominated email address)
Electronic Communications	:	You have consented to receive electronic communications (email and SMS) from the Lender in respect to your Loan.
Cancellation	:	You may cancel this Loan in writing or by email to loans@go2finance.co.nz within 7 working days if the Loan Documents and Disclosure being made to you in accordance with the Credit Contracts and Consumers Finance Act.

GO2 Finance is the student loan business of the Max International Colleges Limited and manages all Student Loans and can be contacted by email at loans@go2finance.co.nz or By Phone: +64 3 312-8111 or By Mail at: P.O Box 10301, Christchurch 8145, New Zealand

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