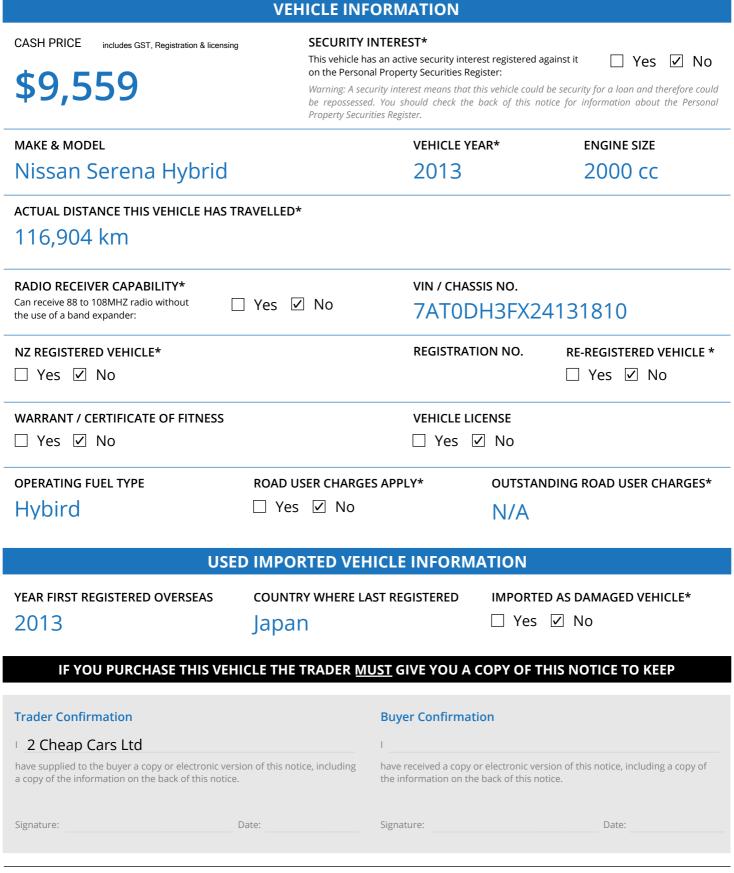
CONSUMER INFORMATION NOTICE



2 Cheap Cars, 77 Rotu Drive, Westgate, Auckland 0814, New Zealand Phone 0800 223 370, Email westgate_finance@2cheapcars.co.nz www.2cheapcars.co.nz, Motor Trader No. M346914



*** PLEASE SEE OVERLEAF FOR FURTHER INFORMATION**



IMPORTANT INFORMATION

Things to Consider Before You Buy

There are protections under the Motor Vehicle Sales Act 2003 when you buy a motor vehicle from a motor vehicle trader.

Motor vehicle traders include car dealers, car auctioneers, car importers, and car wholesalers.

Motor Vehicle Trader Registration

Under the Motor Vehicle Sales Act 2003, a motor vehicle trader must: • be registered

• attach this notice to a used motor vehicle displayed for sale

• provide you with a signed copy or electronic version of this notice when you buy a used motor vehicle.

You can search the Motor Vehicle Traders Register to find out who is a motor vehicle trader or who is responsible for operating a particular motor vehicle trading business. You can also search for traders who have been banned. To find out more, visit www.motortraders.med.govt.nz or free phone 0508 668 678.

Security Interest

If a finance company or a person lends money to someone to buy a motor vehicle, the lender can register a security interest over the vehicle on the Personal Property Securities Register (PPSR). This means that the lender has rights over the vehicle. You should check the PPSR to ensure that the motor vehicle you intend to buy is free of a registered security interest. Visit www.ppsr.govt.nz.

If you buy a used motor vehicle from a motor vehicle trader and the trader does not disclose that a security interest is registered over it (see the front of this notice), then you receive the vehicle free of the security interest. Note that this protection does not apply to private sales.

WARNING: If you buy a used motor vehicle that has a security interest registered on the PPSR and the motor vehicle trader discloses the security interest (see the front of this notice), the vehicle could be repossessed.

Vehicle Year

For motor vehicles registered before 1 January 2007, "vehicle year" means the year of manufacture or the model year or the year of first registration. For motor vehicles registered after 1 January 2007, "vehicle year" means the year of first registration anywhere in the world.

Actual Distance Vehicle has Travelled

You should not place too much importance on the odometer reading when buying a used motor vehicle. There is a risk with any used motor vehicle that the odometer has been wound back. A vehicle's mechanical condition is a better indicator of its quality. You may wish to have a vehicle checked by a person with mechanical knowledge before you buy.

On the front of this notice, the supplier must state one of the following: • the odometer reading or

• "I [name of supplier] cannot accurately determine the actual distance this motor vehicle has travelled because the odometer reading may be inaccurate" or

• "This motor vehicle's odometer reading is inaccurate".

Stating an incorrect odometer reading is a breach of the Fair Trading Act 1986.

Radio Receiver Capability

This shows whether the vehicle has a radio receiver capable of receiving broadcasts in the range of 88 to 108 MHz without the use of a band expander. You should be aware that a band expander may not improve the quality and range of broadcasts you can receive on the radio.

Registration Details

You can make an application to an authorised agent of Waka Kotahi NZ Transport Agency to check whether a motor vehicle has been reported stolen or to check vehicle registration details. To get this information you will have to complete an application form, show identification, and pay a fee. Free phone the Motor Vehicle Registration Call Centre on 0800 108 809 for further information.

Re-Registered Vehicle

Re-registration is necessary if a motor vehicle's registration has been cancelled. Common reasons for registration being cancelled include a vehicle being "written off" by an insurance company, a vehicle being destroyed or rendered useless, or a vehicle being unlicensed for more than 1 year.

Road User Charges

All diesel-powered motor vehicles, and vehicles over 3500 kg, are subject to road user charges. You must buy a road user charges licence in order to pay these charges, including any outstanding charges.To find out more, visit www.landtransport.govt.nz. To find out where to buy a road user charges licence, contact the road user charges helpdesk on free phone 0800 655 644.

Imported as Damaged Vehicle

Waka Kotahi NZ Transport Agency records whether or not imported used vehicles had any obvious structural damage or deterioration that was identified at the time of importation. However, the extent of the damage is not recorded. Any damage that may have occurred in New Zealand is also not recorded. You may wish to have a vehicle checked by a person with mechanical knowledge before you buy.

Your Consumer Rights

You can get further information about your consumer rights from a Citizens Advice Bureau, a Community Law Centre, or www.consumeraffairs.govt.nz.

Under the Consumer Guarantees Act 1993, a vehicle must:

• be of acceptable quality, taking into account its age, price, and condition at the time of purchase

- be fit for any particular purpose you make known to the seller
- match its description
- match any demonstration model
- be free of any undisclosed security interest
- not be stolen.

Under the Fair Trading Act 1986, information given to you by a motor vehicle trader about the vehicle you are buying must be true and the information on the front of this notice must be correct.

Fair trading complaints can be taken to the Motor Vehicle Disputes Tribunal (see details below) or made to the Commerce Commission. To contact the Commerce Commission, email contact@comcom.govt.nz or free phone 0800 943 600.

THE MOTOR VEHICLE DISPUTES TRIBUNAL can hear and determine claims made against a motor vehicle trader under the Fair Trading Act 1986, the Consumer Guarantees Act 1993, or the Sale of Goods Act 1908.

Free phone the Tribunal on 0800 FOR MVDT (0800 367 6838).

Change of Ownership Responsibility

Within 7 days after taking ownership of a motor vehicle you must complete a Notice of Change of Ownership and present it, along with the change of ownership fee and the necessary owner identification, to an authorised agent of Waka Kotahi NZ Transport Agency. To find out more, visit www.landtransport.govt.nz or free phone 0800 108 809. The motor vehicle trader may take care of this for you.