

Contract Number: \_\_\_\_\_

## Goods Loan and Mortgage (including Guarantee) Details

This document does not contain all of the terms of the Agreement. Other terms are contained in the Goods Loan and Mortgage (including Guarantee) Terms and Conditions. Together they form the Agreement between you and us and the Guarantor and us. Capitalised terms have the meaning set out in the Goods Loan and Mortgage (including Guarantee) Terms and Conditions.

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**DATE**

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**PARTIES**                      **you, us** and the **Guarantor** enter into this Agreement

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**Customer**  
**("you" or "your")**

Name

NZBN

Address

Email

**CFNZL**  
**("we", "our" or**  
**"us")**

Name

Caterpillar Financial New Zealand Limited

NZBN

9429036240050

Address

24 Amyes Road, Hornby, Christchurch 8042

Email

CFNZ.CustomerService@cat.com

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**WE WILL PAY**                      GOUGH GOUGH & HAMER LIMITED

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**LOAN**

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**INTEREST RATE**                      % per annum

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**TERM**                                      48 months

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**INTEREST PERIODS**                      As shown under "Frequency" in the Repayments table below

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**REPAYMENTS**  
**WILL BE MADE**                      In Arrears

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**REPAYMENTS**

Repayment \$	Number of Payments	Frequency	First Due	
	48	Monthly		
<b>TOTAL</b>	<b>48</b>	<b>TOTALS</b>		

**SECURITY** In consideration for us providing the Loan to you, you grant a Security Interest to us over the Property

**GUARANTEE** Guarantee granted by the Guarantor in favour of us contained in this Agreement

**PROPERTY**

**YOUR OFFER** You offer to borrow the Loan from us on the terms and conditions in this Agreement. You:

1. declare that:
  - (a) the information you have given us is accurate and not misleading and acknowledge that we are relying on that information; and
  - (b) you fully understand the nature and effect of this Agreement and the consequences of entering into it;
2. acknowledge and accept that:
  - (a) you have read this Agreement before signing it, in particular clause 18.2 regarding your **indemnity**;
  - (b) the Security over the Property secures the Loan and any other obligation you owe to us under any finance arrangement; and
  - (c) the Property will be at risk if you default under this Agreement; and
3. consent to us giving information about you to a credit reporting agency to seek access to a credit report containing information about you for the purpose of assessing your application for credit.

**GUARANTOR'S AGREEMENT** Each Guarantor:

1. agrees to be bound by the Guarantee;
2. acknowledges that:
  - (a) it fully understands the nature and effect of this Agreement and the consequences of entering into it; and
  - (b) before signing this Agreement, it has received and read a copy of it, in particular clause 15.3 regarding your **indemnity**; and
3. consents to us giving information about the Guarantor to a credit reporting agency to seek access to a credit report containing information about the Guarantor for the purpose of assessing its creditworthiness.

Executed as an agreement

**EXECUTION BY YOU**

**EXECUTION BY GUARANTOR**

**ACCEPTED BY US**

Accepted on behalf of **CATERPILLAR  
FINANCIAL NEW ZEALAND LIMITED**  
(NZBN 9429036240050) by its duly  
authorised person

\_\_\_\_\_  
Signature of Authorised Person

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title