



## The Auto Finance Specialists

We're driven by your success.



NICHIBO

## Specialised Finance For Car Dealers

Auto Finance Direct was founded to serve used car dealers exclusively. We've built our services around your specific needs. From flexible repayments, to generous commissions, to our personal service from industry experts - we are specialised for car dealers in everything we do.



## We're Driven By Your Success

Our business model is driven by you selling more cars. We want to do everything possible to make that easier. Our parent company is New Zealand's largest used car importer, so we're uniquely driven to support dealerships and to help you grow.



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## Placing Value In Our Relationships

We want you to sell more cars, not just loans. Our most important relationship is with you and our most important goal is to help you sell greater volumes with great margins. We place value in our relationships and believe personal service is the best way to facilitate our dealers.

## Your **Partners** In Auto Finance

### *Highlights*

***Personal  
Service***

***Partners, Not  
Customers***

***Specialised  
Services***

## Increasing Margins & Selling More Cars

Our industry experience means we have the ability to assess each deal on its own merit. Helping you finance as many customers as possible. We also understand the importance of increasing margins on the cars you sell. Which is why we offer generous base rates, flexible terms and industry leading commission structures.



## Generous Base Rates & Commission Structures

Our customers often grow rapidly, so we offer generous base rates that move with you. We find the best fit for your growth at all times. We understand the importance and value of strong F&I income to your business.



2

## **Flexibility** For You & Your Customers

We don't let roadblocks get in the way of selling more cars. To grow, you may need to be agile and flexible. So we provide flexible repayment terms for your customers and streamlined paperwork for you. Our flexibility sets us apart, we always do our best to get every deal across the line with professionalism and speed.



### **Highlights**

**Generous  
Base Rates**

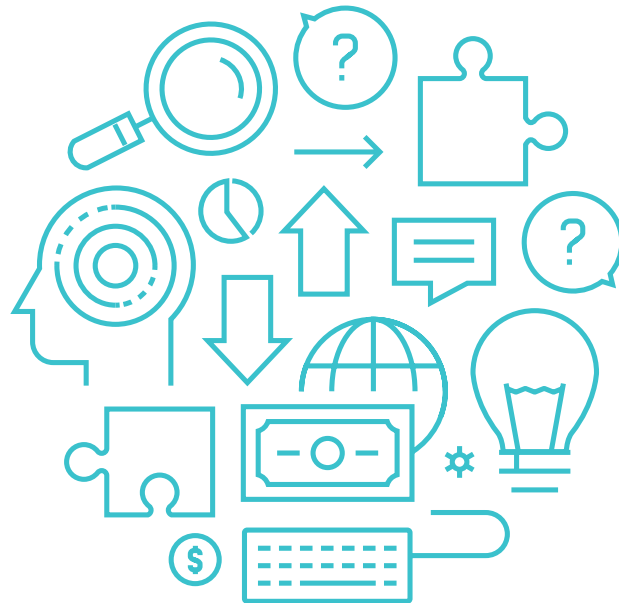
**Non-  
Discretionary  
Commissions**

**Flexible  
Terms**



## Total Peace Of Mind

**The AFD Lifestyle Waiver** covers your customers in the event of redundancy, illness, accident and other unforeseen circumstances that affect your ability to earn. Their repayments and credit rating are protected and you can increase your profit per vehicle sold. It's a win-win.

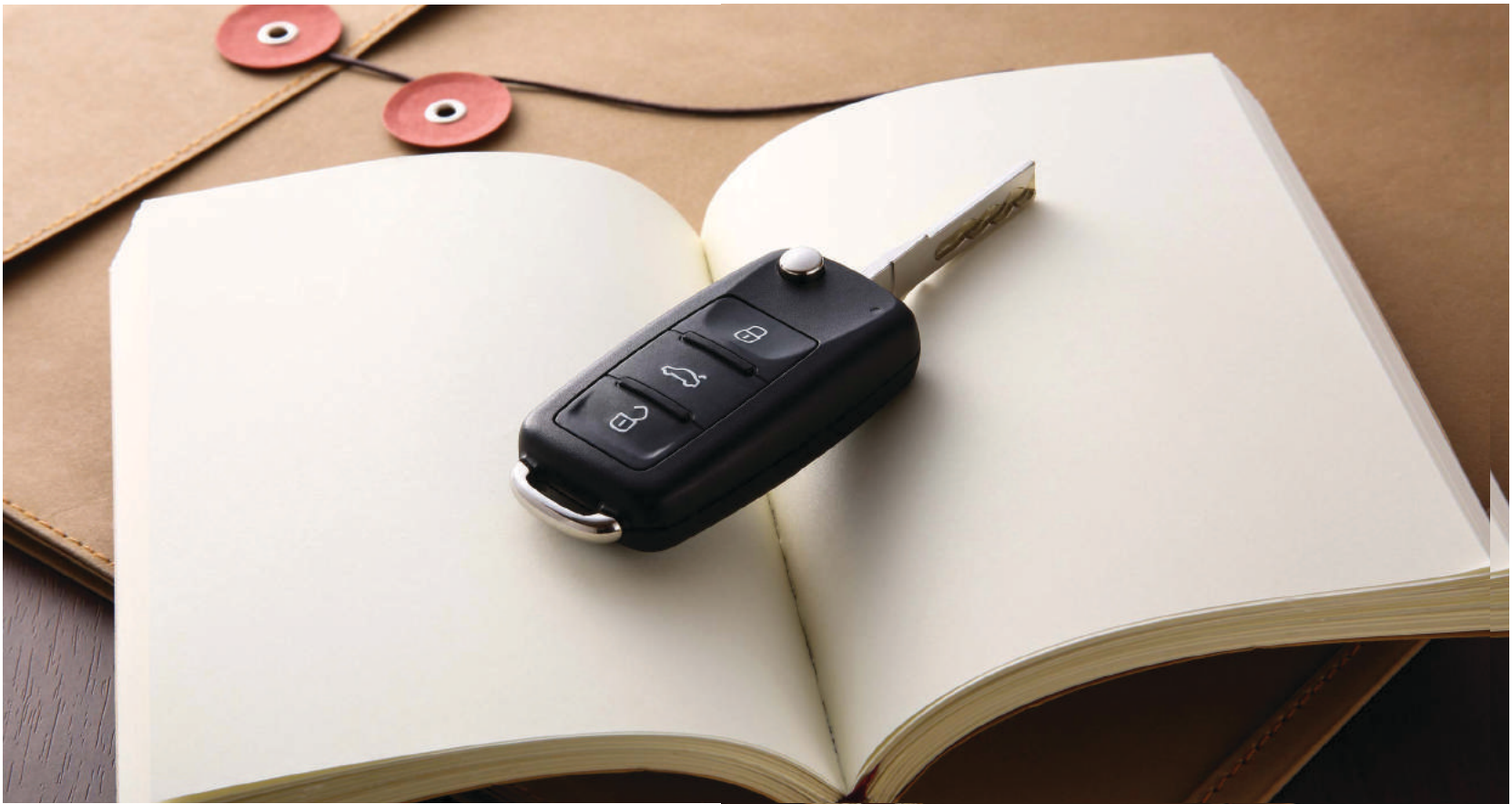


## Clever Cover

**The AFD Retail Waiver** is an AFD exclusive and affordable option that covers the shortfall between an insurance payout and the amount owing to AFD in the event of a total loss (similar to GAP insurance). Your customers will never be left under-insured again.

## **Fast** Approvals & Paperwork Sorted

Let us take away some of the hassles of selling a car. We'll ensure our paperwork is simple and easily explained to your customers. Our vehicle knowledge, systems and experience financing Kiwis means we can perform quick turnarounds to help your dealership perform at its best.



### **Highlights**

**Fast  
Approvals**

**Lifestyle &  
Retail Cover**

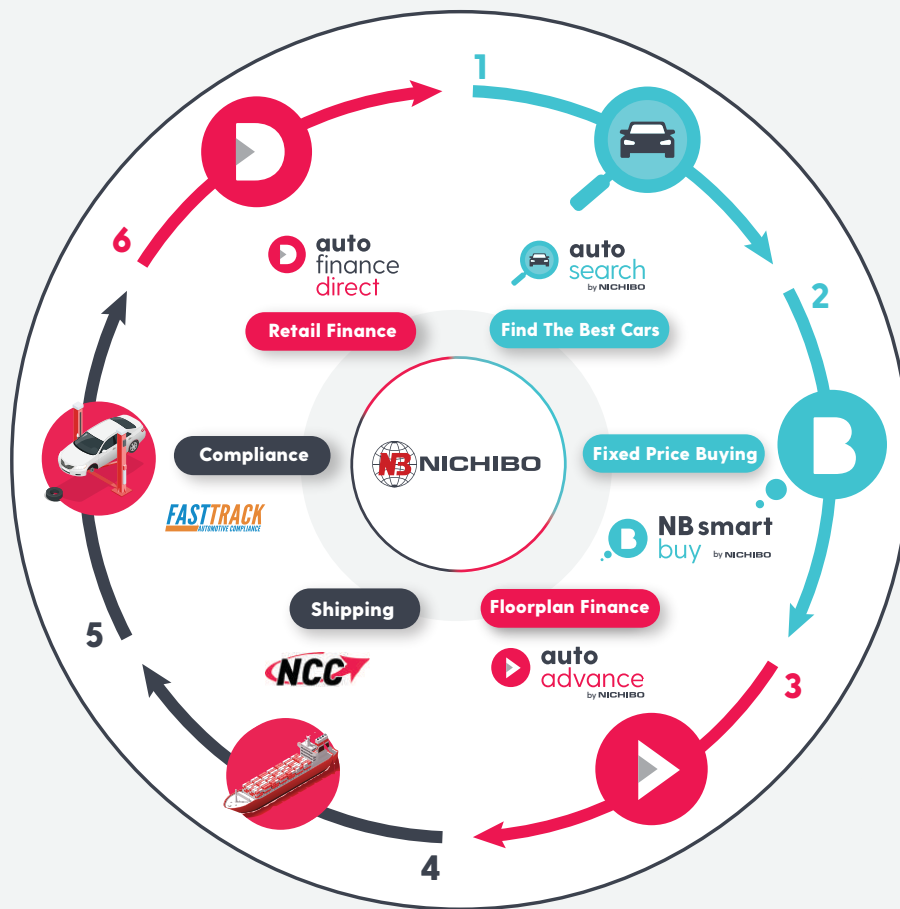
**Paperwork  
Champions**



## Connected To The Nichibo Service Suite

### Welcome to the Nichibo family.

You are now connected to the industry's largest service suite. Bringing 30 years of experience, connections, relationships and economies of scale to your fingertips. Take your dealership to the next level with the Nichibo service suite covering the entire value chain.



## Total Confidence

You are now backed by a publicly listed company with 3 decades of operation. We have financed over 1 billion dollars to NZ dealerships and imported over half a million cars. With Nichibo, you have total confidence to plan long term growth for your business.





## Our Most Important Relationship Is With **You**

We are fully invested in our customers and their dealerships. We believe that to be successful, we have to build great relationships with key people. Which is why we offer more than anyone else, like flexible options, generous commissions & access to key supply chain services. It's all about you.



### **Highlights**

**Connected  
With Nichibo**

**Invested In  
The Industry**

**Total  
Confidence**



# Handy Contacts

## Opening Hours

Auckland HQ  
Level 3, 4 Newton Road, Grey Lynn,  
Auckland 1010

**Monday-Friday** 8.30am - 5.30pm  
**Saturday-Sunday** 9.00am - 5.00pm

## General Enquiries

### Dealers Contact

0800 367 233

### Customer Service

0800 751 851

### Email

[office@autofinancedirect.co.nz](mailto:office@autofinancedirect.co.nz)

### Applications

[applications@autofinancedirect.co.nz](mailto:applications@autofinancedirect.co.nz)

### Payouts

# Useful Links

### Website

[autofinancedirect.co.nz](http://autofinancedirect.co.nz)

### Apply Online

[autofinancedirect.co.nz/car-finance-loans](http://autofinancedirect.co.nz/car-finance-loans)

### Terms + Fees & Charges

[autofinancedirect.co.nz/useful-documents](http://autofinancedirect.co.nz/useful-documents)

### FAQs

[autofinancedirect.co.nz/faqs](http://autofinancedirect.co.nz/faqs)

### Repayment Calculator

[autofinancedirect.co.nz/calculator](http://autofinancedirect.co.nz/calculator)

### Dealer Login

[app.autofinancedirect.co.nz/login](http://app.autofinancedirect.co.nz/login)

### Customer Login

[afdonline.co.nz](http://afdonline.co.nz)



### INDUSTRY KNOWLEDGE

Our industry experience means we take each deal on its own merit, helping you finance as many customers as possible. We also understand the importance of increasing margins on every car you sell, which is why we provide generous base rates and non-discretionary commissions.



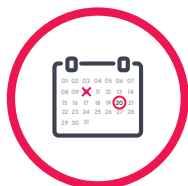
### DRIVEN BY YOUR SUCCESS

Our business model is driven by you selling more cars, we want to do everything to make that easier. Our parent company is one of New Zealand's biggest used car importers, so we're uniquely driven to help you sell more cars for bigger margins.



### PERSONAL SERVICE

Our team live and breathe this industry, and we're passionate about forging a path of growth for our dealers. We set the standards for levels of communication because we really care about your business. We're here for you, even if just for a chat.



### FLEXIBLE REPAYMENTS

We don't let roadblocks get in the way of selling more cars. To grow, you may need to be agile and flexible, so we provide flexible repayment dates for your customers and streamlined paperwork for you. Our flexibility sets us apart.



### FAST APPROVALS

Our vehicle knowledge and experience financing Kiwis means we can go the extra mile to get loans approved quickly. We have helped many dealerships to succeed and understand that quick turnarounds and always going the extra step can be a key to your success.



auto  
finance  
direct

NICHIBO

