

Zebra Loans Tax Authority Agreement

AUTHORITY TO OBTAIN INFORMATION FROM INLAND REVENUE

I give authority for Zebra Finance Limited ("Zebra") to act as my tax agent for all purposes associated with the preparation of my Personal Tax Summaries ("PTS") and tax returns, and to 'link' me to their tax agency client list with the Inland Revenue Department ("Inland Revenue"), until I request otherwise.

I acknowledge that this gives Zebra authority to do all of the following:

- Link my IRD number to their client list on an ongoing basis and, if I already have a tax agent, delink me from my previous agent's list.
- Obtain and retain all information necessary for Zebra to perform the services requested, including information from Inland Revenue in regards to all my tax types, including income tax, student loan, 'Working for Families' and rebates, and all other tax matters, by any available contact method, including phone, internet, fax, mail, email and all e-services.
- Sign PTS/tax returns on my behalf.
- Collect and retain information about me for use by related parties of Zebra (including subsidiaries and joint venture entities) and companies with whom Zebra shares a commercial relationship.
- On linking, all correspondence relating to income tax will be sent to Zebra. Relevant correspondence will then be forwarded to me via post or email. All correspondence from Inland Revenue relating to any other tax type or matter will continue to be sent directly to me unless Inland Revenue hold an invalid address in which case it will be redirected to Zebra. I understand that it is my responsibility to ensure that both Zebra and Inland Revenue have my current address.

ACCURACY OF INFORMATION

Zebra relies upon the information submitted by the taxpayer and provided to it by Inland Revenue. I acknowledge that I am solely responsible for ensuring that all information I provide or that is provided on my behalf to Zebra is complete and accurate and that Zebra does not undertake any audit or verification of such information and I acknowledge that submitting an application constitutes my electronic signature.

FEES

I agree to pay to Zebra as a tax return/PTS preparation fee:

- a sum equivalent to 20% (minimum \$17.99, maximum \$399) of all tax refunds or credits paid from every PTS requested by Zebra Loans on my behalf via the Zebra website (Note: a lower fee of \$4.99 will apply for gross refunds \$50.00 and under);

RECEIPT AND PAYMENT OF TAX REFUNDS

In respect of any tax refunds due to me, I give the following authorities:

- for Zebra to receive any tax refund on my behalf, and deposit this into the Zebra bank account;
- for Zebra to debit from such tax refund and pay to Zebra my tax return/PTS preparation fee and any other fees (as set out in clause 3.3); and
- for Zebra to pay the net balance of the tax refund to me, either by direct credit into my bank account, as recorded in my application, or by cheque, as per the postal address supplied with the filing authorisation.

If part or all of my tax refund goes to arrears on my Inland Revenue account, I accept that Zebra will deduct its fees for the tax return/s calculated based on its assessment (including any transfers) from any amounts that are released by Inland Revenue.

In the event that:

- my tax refund is applied to a bank account in error (for example, where I have given an out of date or incorrect bank account number);
- my tax refund wholly or partly goes to arrears on my Inland Revenue account or an indebtedness to an eligible third party and to the extent there is an insufficient amount remaining to deduct the fees; or
- I delink Zebra Loans as my tax agent after the tax refund process has commenced, but prior to receipt of the tax refund by me,

I confirm that I will remain liable to Zebra for the fees set out above (which would be otherwise paid to Zebra and will pay such fees within 7 days of receipt of invoice or that these fees may be deducted from any future refund.

I agree that I am liable to pay any administration costs and fees incurred for debt collection, should I owe Zebra overdue amounts.

Zebra will not be responsible for any money deposited into a bank account provided in error.



AUTHORISATION FOR RECENT REFUND INFORMATION

I authorise Zebra to utilise my first name, city/town of residence and tax refund amount on its website.

TIMING

I acknowledge that if my application for a tax refund is not received before 25 March 2017, it may not be processed before 31 March 2017, and therefore I may lose the possibility of a refund for the 2012 tax year. Inland Revenue may time-bar the 2012 financial year at any stage which is beyond the control of Zebra.

I understand that while Zebra aims to pay the net balance of my tax refund to me within 3 working days from the date I make my application, this time frame can be increased by delays at Inland Revenue. I understand a 3 day time frame is not guaranteed, and release Zebra from any liability for payment occurring outside of that time frame. Tax refunds for the most recently completed tax year which ends on 31 March will not be issued until mid June (at the earliest).

ID VERIFICATION

I agree that Zebra, through an appointed third party provider, may verify my identity by photo identification, address verification, NZ Driver Licence verification, and/or NZ Passport verification (if details are supplied by me)..

DISCLAIMER AND LIMITATION OF LIABILITY

I acknowledge that neither Zebra nor any of its directors or employees accept any responsibility or liability for the accuracy of the information from which the PTS/tax returns have been prepared.

I agree that I am liable for any payment required by Inland Revenue as a result of Zebra filing my tax return(s) or requesting my PTS on my behalf.

I agree that nothing in these Terms creates evidence of any partnership, joint venture, employer/employee or fiduciary relationship with Zebra.

