

PLEDGE TICKET FOR GOODS DETAILS IN SCHEDULE 1 – ATTACHED (“the Goods”)

Required by the Secondhand Dealers and Pawnbrokers Act 2004 (“SDPA”)

Our details	Name:	Cash Converters [store] (“we”, “us”, “our”)
	Physical Address:	[store address] <i>This is where you can redeem your goods.</i>
	Postal Address:	[postal address]
Your details	Name:	[customer name] (“you”, “your”)
	Residential Address:	[customer address]
	Phone:	[customer phone number]
	ID:	[customer ID details]
	Date of Birth:	01/01/1995 <i>(Note you must be 18 years or over to pledge goods)</i>

Amount Advanced	\$xxx.xx	Contract Number	XXXXXXXX
Redemption Fee	\$xxx.xx	Contract Date	01/01/2020
Amount Payable at Redemption (Redemption Price)	\$xxx.xx	Redemption Date	01/04/2020
A lesser amount may be payable if you redeem the Goods before the Redemption Date.		Redemption Period	3 months

1. We will label and hold the Goods for 3 months until the Redemption Date. We will not dispose of the Goods on or before the Redemption Date unless you redeem them before that date.
2. You can extend the Redemption Date by one month by making a payment of \$xxx.xx. You can extend the Redemption Date as many times as you wish.
3. You may inspect the Goods (but cannot handle them) and ask us to demonstrate their operation at any reasonable time.
4. You must produce this Pledge Ticket and pay the Redemption Price on or before the Redemption Date to redeem the Goods. You cannot pay by cheque or credit card unless agreed with us prior to redeeming the Goods.
5. If the Goods comprise more than one item they cannot be redeemed separately.
6. We are entitled to assume, in the absence of proof to the contrary, that the holder of this Pledge Ticket is the owner of the Goods.
7. You can obtain a replacement Pledge Ticket if you produce a current passport, current driver’s licence which includes a photograph, an 18+ card issued by the Hospitality Association of New Zealand, or other identification documents which positively establishes your identity to our satisfaction.
8. If you do not redeem your Goods we will offer them for sale at public internet auction. If the Goods are not sold via internet auction, we may sell them by any other reasonable means.
9. We are not liable for any loss or damage to the Goods due to burglary, fire, theft or any circumstances beyond our reasonable control. You should insure the Goods separately.
10. This Pledge Ticket should be read in conjunction with the attached Disclosure Statement and Schedule.

By signing below, you agree and confirm:

1. The details provided above are correct and you are over the age of 18;
2. Your identity has been correctly established and the identification details listed above under the heading “ID” are correct;
3. You have received the Amount Advanced;
4. You are the owner of the Goods and grant us a security interest in the Goods, and there are no prior security interests in, or third party claims to, the Goods. You warrant that you are not registered for GST;
5. You are legally competent to enter into a contract and are not under the influence of alcohol or any other drug;
6. By signing this Pledge Ticket and handing possession of the Goods to us you grant us security interest in the Goods;
7. You consent to receiving marketing materials from us regarding our products and services;
8. You have read, understood and agreed to the terms of this pledge, and have received a copy of this document.

Summary of Rights of Pledgers and Obligations of Pawnbrokers under the pledge, as provided by the SDPA

Rights of Pledgers

- At any time to redeem pledged goods on payment of the Redemption Price.
- At any reasonable time to inspect pledged goods (this may consist of the pledger viewing but not handling the goods or the pawnbroker demonstrating their operation).
- To cancel the pawnbroking contract by sale of the pledged goods to the pawnbroker (but note that the pawnbroker is not obliged to buy them) where the purchase price exceeds the Redemption Price and the surplus is paid in cash to the pledger.

Obligations of Pawnbrokers

- To keep at their place of business a pawnbrokers record that accurately records the information about the pledger, the goods, redemption of the goods and the financial transaction we are entering into. This Pledge Ticket details that information.
- To verify the identity and age of every pledger of goods (a pledger must be 18 years or older).
- To provide pledgers with a Pledge Ticket (this document) that meets the requirements of the SDPA and to issue a replacement Pledge Ticket if we are satisfied of the pledger's identity.
- Not to dispose of pledged goods before the Redemption Date other than by redemption by the pledger or in accordance with the SDPA.
- To affix a label in the prescribed form to pledge goods until they are redeemed.
- Except as provided above, not to purchase goods that are subject to a pawnbroking contract with the pawnbroker.
- To record any redemption or purchase of the pledged goods in the pawnbroker's record.
- To pay any excess over the Redemption Price to the pledger within the estimated timeframes required by sections 64 and 66 of the SDPA.

Signed by: [customer name]

Signed by: [staff member]

Schedule 1 – The Goods

Item number	Description	Serial # / Unique Identifiers
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