

Limit Threshold (%)  
**75.4**

Credit Limit NZD  
**\$500.00K**

Overall Total in NZD  
**\$377.009K**

Balance NZD  
**\$122.991K**

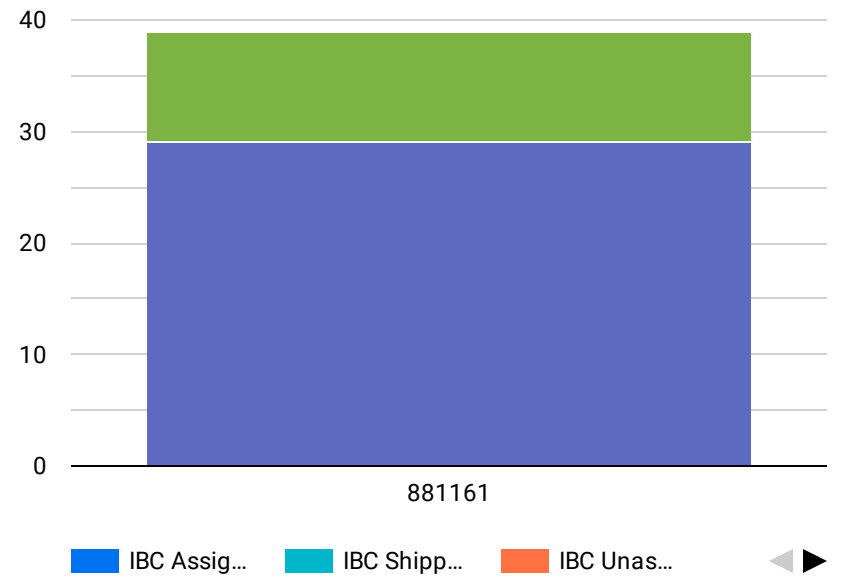
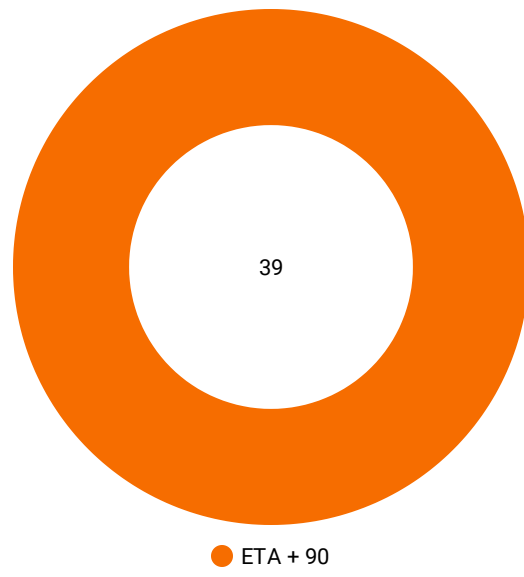
Subtotal NZD  
**\$377.009K**

Subtotal Yen  
**¥0**

Total Vehicles  
**39**

Company: ATNZ - Water View Cars (1) ▾

Ratio Classification: **Tier 4 - 3:1**



CID ▾	Company	IBC Shipped	IBC Assigned	IBC Unassigned	KAP Shipped	ATNZ Shipped	ATNZ AR
881161	ATNZ - Water View Cars	0	0	0	228	304,279	72,502

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## NOTES:

- Once Credit Limit reaches 40% that the customers are sent a notice and AM to follow up that once 50% of Credit Limit is reached Ratios will apply.
- Once the Credit Limit has breached 50% iDirect permissions will be changed to "Pending".
- Once Credit Limit has reached the following tiers the following POA:Terms Ratios to apply. IBC Auto Accounts Department will send weekly notice of your credit limit standing.

Tier	Credit Limit Range	POA : Terms
Tier 1	Credit Limit < 50%	0:1
Tier 2	Credit Limit > 50%	1:1
Tier 3	Credit Limit > 60%	2:1
Tier 4	Credit Limit > 75%	3:1
Tier 5	Credit Limit > 100%	0:0

4. AM is to advise customer prior to changing iDirect Status from Pending to Active that the customer "WILL PAY ON ARRIVAL" and need receive email confirmation from the customer that they agree to these adjusted terms.

5. Any units confirmed to be moved into the customers POA account and held until such time as the AM informs accounts which units are to be shifted to their Terms Customers based on the above Tiers/Ratios;

6. Any customers failing to pay for the units on POA upon arrival will have their terms changed to POA and their Credit Limit will be revoked.

For clarifications, please contact [sales@ibcauto.com](mailto:sales@ibcauto.com)