Summary of the consumer's relevant rights and remedies under the CGA

We recognise Your rights under the Consumer Guarantees Act 1993 ('CGA') are important, and cannot be limited or excluded unless the goods or services are supplied in trade.

The CGA protects consumers by automatically giving them basic, guaranteed rights for goods they purchase (Consumer Guarantees) at no charge. The CGA applies to goods and services ordinarily purchased for personal, domestic or household use.

Under the CGA, suppliers guarantee that their goods: are of an acceptable quality; are fit for a particular purpose made known by the consumer to the supplier; match the description given or any sample or demonstration model used; will arrive on time (if the supplier is responsible for delivery); will be owned by the consumer once purchased.

If a Consumer Guarantee is breached and the supplier's failure to comply:

- · Can be remedied, the consumer may:
 - · Require the supplier to remedy it within a reasonable period of time, or
 - If the supplier refuses or neglects to do so, have it remedied elsewhere at the supplier's cost, or reject the goods and receive a full refund or a replacement of the same or similar item.
- · Cannot be remedied or is of a substantial character, the consumer may:
 - · Reject the goods and receive a full refund or a replacement of the same or similar item, or
 - · Seek damages from the supplier for any reduction in value of the goods below the price paid for the goods.

For more information, You can visit www.consumerprotection.govt.nz.

Warrantor

The warrantor of Your Product Care is: Harvey Norman Stores (NZ) Pty Ltd (NZ company number 847884) of 72 Cavendish Drive Supa Centre Manukau Auckland 2104, Phone Number: 09 261 4400, Email Address: CustomerFirst@nz.harveynorman.com.

Right of Cancellation

You have a statutory right to cancel Your Product Care within 5 working days of You receiving these Terms and Conditions, however We extend this period available to You to 14 days. If We fail to comply with Our disclosure obligations to You as required by section 36U of the Fair Trading Act 1986 (except where such failure is minor and does not materially prejudice You). You can cancel Your Product Care by contacting Us on one of the contact methods set out above or by returning to Your store of purchase. Upon cancellation of Your Product Care You will receive a full refund of the price You paid for Your Product Care.

A comparison between these CGA rights and remedies and the features provided by Product Care

The following table is a summarised comparison between the Consumer Guarantees and the protections offered by the purchase with Product Care.

Please note that this table is a <u>summary only</u> and is not a substitute for obtaining legal advice and reading the full Terms and Conditions set out below, as certain limitations and exclusions apply in certain circumstances, including an exclusion if You fail to use the product in accordance with the Manufacturer's care instructions or if the product is accidentally damaged.

In addition, You can visit www.consumerprotection.govt.nz for more information on the Consumer Guarantees. Please note that, in addition to the protections below, You may have additional rights against the Manufacturer under a Manufacturer's Voluntary Warranty.

CGA Product Care

When does protection start?

From the date the consumer acquires the right to possess the goods (except the guarantee of acceptable quality starts when

the consumer receives the goods).

On the expiry of the Manufacturer's Voluntary Warranty Period, which is shown on Your Original Documents.

Am I protected if the product is defective?

Under the CGA, subject to exclusions, You are entitled to a remedy under the CGA if your product fails to comply with one or more of the Consumer Guarantees. The Consumer Guarantees include the guarantee of acceptable quality, the requirement the goods be 'fit for purpose', 'safe', 'free from minor defects' and 'durable' having regard to the nature of the goods, the price paid, any statements on the packaging or labelling, the nature of the supplier and the context of the supply, any representation made by the supplier or manufacturer and all other relevant circumstances.

Yes, if there is an Eligible Fault (as defined on page 24).

An Eligible Fault may include, at Our discretion, faults caused by normal use of Your Product over time, condensation, humidity, internal overheating or dust.

There are Eligible Fault Exclusions.

How long does the protection against defects last?

The protection lasts for a reasonable period from the date of delivery until the defect becomes apparent. Some circumstances in determining what is reasonable include the nature of the product, the price, the way it is used and any statements or representations made about the product.

The relevant period can only be determined by reference to the individual circumstances of Your purchase.

The duration of coverage may overlap with and exceed the term of the Manufacturer's Voluntary Warranty and/or Product Care.

For the length of the Product Care Term. Protection begins on the expiry of the Manufacturer's Voluntary Warranty Period which is also shown on Your Original Documents.

What remedies are available if the product is defective and protection is available?

If the failure can be remedied and is not of a substantial character, the supplier must remedy it within a reasonable period of time. If the supplier refuses or neglects to do so, the consumer can have it remedied elsewhere at the supplier's cost or reject the goods and receive a full refund or a replacement of the same or similar item.

If the failure cannot be remedied or is of a substantial character then the consumer may:

- Reject the goods and receive a full refund or a replacement of the same or similar item, or
- Seek damages from the supplier for any reduction in value of the goods below the price paid.

Where an assessment finds that Your Product has failed to operate as a result of an Eligible Fault, subject to the full replacement terms and conditions on page 23:

Replacement of Your Product with a new like-for-like product that is the nearest equivalent to Your Product, as determined by Us. The cost of any replacement product plus any freight costs and service call out fees associated with that replacement cannot exceed the Original Purchase Price.

If a suitable replacement is not available, a store credit to be used in the selection of a replacement product of Your choosing, or a cash settlement will be provided to You at Our discretion.

If, during the Product Care Term, an Essential Accessory (e.g. a Non-Standard Battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety. In these circumstances, Your Product Care does not end and will continue on Your Product. Your Product Care does not provide You with any right or entitlement in respect of any Excluded Accessory.

Payment of freight costs associated with the assessment of Your Product.

Payment of reasonable uninstall and reinstall costs on Cooking Products. We will not cover any costs of adjustments or repairs to any permanent fixtures and fittings, including cabinetry and walls, as part of a standard uninstallation and reinstallation of Your Product.

Who is obliged to provide the remedy for a defective product if protection is available?

Supplier (Us) or in some cases, the manufacturer.

Supplier (Us) via Our authorised agent - phone: 0800 884 006

CGA	Product Care	
Cost of Coverage		

The additional cost of Product Care

Is there a guarantee that any repair will be carried out in a reasonable time?

Yes, the product must be repaired in a reasonable time.

This is not applicable as Your Product will be replaced or You will be given a store credit or cash settlement.

Is a toll-free technical assistance helpline available to help with my product?

Yes, during the Product Care Term but not for computing products which include but are not limited to: laptops, cameras and gaming. Call **0800 400 481** Monday to Friday during the hours of 8:30 am to 5:30 pm.

What happens once my defective product is remedied?

Any repaired product or replaced product will be covered for a reasonable period depending upon the circumstances in the same way described above under the heading "How long does the protection against defects last?"

No additional cost to the cost of Your Product

No.

Your rights under Your Product Care end, however You will still be entitled to redeem any unused Additional Benefits (set out on pages 7-10) for the remainder of the Additional Benefits Term.

If Your Product is replaced by Us, Your Product will become Our property and You assign all of Your rights in relation to Your Product to Us.

If an Essential Accessory (e.g., a Non-Standard Battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety. In these circumstances, Your Product Care does not end and will continue on Your Product.

Food Spoilage

You are entitled to compensation for consequential loss caused by the defect, which may, in certain circumstances, include food spoilage. If Your Product is a fridge or freezer We will on receipt of credible supporting documentation and at Our discretion reimburse You for any substantiated cost of food which has been spoiled as a result of an Eligible Fault.

For the avoidance of doubt, We will not cover any spoiled alcohol or prescription medication.

Laundry Costs

You are entitled to compensation for consequential loss caused by the defect, which may, in certain circumstances, include laundry costs.

If Your Product is a washing machine or dryer We will, at Our discretion pay any substantiated laundry cleaning and/or drying costs You incur as a result of an Eligible Fault.

For the avoidance of doubt, We will not cover any dry cleaning costs.

You may also have additional rights under the Consumer Guarantees Act 1993 which are not set out in the tables above.

For further information and guidance, please refer to https://www.consumerprotection.govt.nz/general-help/consumer-laws

Product Care is only available with the purchase of selected products. If, during the Product Care Term, Your Product with Product Care fails to operate as a result of an Eligible Fault, We will provide a one-off replacement of Your Product, or a store credit or cash settlement at Our discretion.

See full replacement terms and conditions for Product Care which can be found on page 23.

If You have purchased more than one Product on the same purchase receipt, then Product Care will only apply to the Product which was purchased with Product Care (as stated in Your Original Documents).



Discover all the benefits of Product Care

Relax knowing Your Product comes with the advantage of these exclusive benefits:



Certainty

With Product Care You have certainty that Your Product is covered for a specific period of time for an Eligible Fault (as defined on page 24).



Support

Our experienced support team ensures that the assessment, replacement or remedy process under Your Product Care is a convenient experience. Whether You are experiencing a product fault or needing toll free technical assistance (available for electrical products only but not for computing products which include but are not limited to: laptops, cameras and gaming) Our team is here to provide support every step of the way.



Advantage

Redeem exclusive Additional Benefits which will help You maintain Your Product and assist in an additional purchase.

Please refer to the full terms and conditions for Additional Benefits on page 7-10.

Summary of Product Care Replacement Plan

This table is a <u>summary only</u> and is not a substitute for obtaining legal advice and reading the full Terms and Conditions contained in this document. Limitations and exclusions apply with respect to Your Product Care, including an exclusion if You fail to use Your Product in accordance with the Manufacturer's instructions or if Your Product is accidentally damaged.



Period of Product Care Coverage

1, 2, 3 or 4 year protection terms available for eligible products.



Type of cover for Eligible Fault

Replacement where possible, where there has been a failure of Your Product to operate as a result of an Eligible Fault (as defined on page 24). Otherwise a store credit or cash settlement is provided (at Our discretion).



What type of fault is covered?

An Eligible Fault (as defined on page 24). An Eligible Fault may at Our sole discretion include mechanical, electrical and/or electronic failure which becomes apparent from normal use of Your Product over time or involves condensation, humidity, internal overheating or dust.

Who will assess my product?



After calling Us, We will provide instructions on the next steps to assess Your Product.

A claim under Your Product Care cannot be approved until an assessment of Your Product has occurred.

What is not covered? (Exclusions)

- Faults to Your Product occurring during the Manufacturer's Voluntary Warranty Period
- · No fault found
- · Cosmetic Damage
- Consequential losses including the loss of any profits, revenue, data, goodwill or reputation
 and damage to other goods or property (other than food spoilage and laundry costs as
 detailed on page 3)
- 'Eligible Fault Exclusions' being a fault in, or failure to operate, of Your Product with Product Care, caused by or involving any one or more of the following:
 - a. the transportation, repair, alteration, installation, uninstalling, dismantling, or reinstallation
 of Your Product with Product Care by any person other than Us (or by any person not
 authorised by Us);
 - b. defects or design faults that are covered by the Manufacturer or distributor whether or not through the process of a product recall;
 - c. accident, misuse or abuse of Your Product with Product Care;
 - d. liquid penetration;
 - e. infestations of vermin, pests or insects;
 - f. rust, corrosion or mould;
 - g. use of Your Product with Product Care outside of the Manufacturer's instructions. (You must ensure that You read the Manufacturer's instructions prior to using Your Product with Product Care and maintain any servicing on Your Product with Product Care that may be described within the Manufacturer's instructions):
 - h. failure or consumption of consumables used with Your Product with Product Care, including, but not limited to, filters, Standard Batteries, cables, fuses and bulbs;
 - i. failure of any Excluded Accessory used in conjunction with Your Product with Product Care;
 - i. failure of an Essential Accessory;
 - k. Screen Burn:
 - I. an electrical surge;
 - m.user or manufacturer installed software or firmware. Product Care does not provide You with any right or entitlement in respect of any user or manufacturer installed software or firmware; and
 - n. a fault that entitles You to reject Your Product under the CGA or entitles You to a replacement or refund of Your Product under the CGA.

Product Care does not provide You with any right or entitlement in respect of any Excluded Accessory.

For the avoidance of doubt, if You lose Your Product, We have no liability or responsibility to You under Your Product Care and You will not be entitled to a refund of any amount paid by You for Your Product with Product Care.

A claim under Your Product Care will only be assessed if that claim is made by You, someone authorised by You or, where You have transferred Your Product with Product Care, the new owner of Your Product with Product Care.



Are there any restrictions on the cover?

An assessment organised and performed by Us must take place before a remedy is offered.

There are exclusions to Your cover. Refer to the section "What is not covered?" above.

Product Care is not available on all products including, but not limited to, refurbished products.



Your replacement benefit is only available once and is not immediate. If Your Product is replaced (or We give You a store credit or cash settlement) then Your Product Care replacement entitlement will cease.

If Your Product is replaced by Us, Your Product will become Our property and You assign all of Your rights in relation to Your Product to Us.

If, during the Product Care Term, an Essential Accessory (e.g. a Non-Standard Battery or an ice and water maker in a fridge) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety. In these circumstances, Your Product Care does not end and will continue.

Your Product Care does not provide You with any right or entitlement in respect of any Excluded Accessory.



Commencement of cover

Begins at the expiration of the Manufacturer's Voluntary Warranty Period. Details of Your Manufacturer's Voluntary Warranty Period can be found on Your Original Documents.



Where am I covered?

Worldwide.

What are my obligations?



If You wish to make a claim under Your Product Care, You must contact Us to arrange an assessment of Your Product.

You must keep a copy of Your original Tax Invoice for Your Product with Product Care.

At all times You must keep Your Product in a sound state of repair and install, maintain and use Your Product as set out in the Manufacturer's instructions.



Toll free technical assistance

Available for electrical products only but not for computing products which include but are not limited to: laptops, cameras and gaming.



Transferrable

If You sell or gift Your Product with Product Care, Your Product Care and any unredeemed benefits of Your Product Care can be transferred to the new owner of Your Product.



Environmental Factors

An Eligible Fault may include faults which become apparent from normal use of Your Product over time, or involve condensation, humidity, corrosion caused by airborne sulphur, internal overheating and dust.

All freight and service call out fees covered for an Eligible Fault



If Your Product fails to operate as a result of an Eligible Fault, all freight and service call out fees related to assessment, replacement or repair of Your Product are covered. The cost of any replacement product plus any freight and service call out fees cannot exceed the Original Purchase Price

(in accordance with the replacement terms and conditions on page 23).



Convenience

You will have the convenience of having experienced operational and technical staff manage the assessment, repair and/or replacement process.

Reasonable uninstall and re-install costs on Cooking Products



If Your Product is a Cooking Product and it fails to operate during the Product Care Term as a result of an Eligible Fault (as defined on page 24) and is replaced, We will cover any reasonable uninstall and reinstall costs associated with the replacement of Your Product provided that We first approve those costs.

We will not cover any costs of adjustments or repairs to any permanent fixtures and fittings, including cabinetry and walls, as part of a standard uninstallation and reinstallation of Your Product.



Food Spoilage

If Your Product is a fridge or freezer We will, on receipt of credible supporting documentation, reimburse You for any substantiated cost of food which has been spoiled as a result of an Eligible Fault (at Our discretion). For the avoidance of doubt, We will not cover any spoiled alcohol or prescription medication.





If Your Product is a washing machine or dryer We will, on receipt of credible supporting documentation, reimburse You for any substantiated laundry cleaning and/or drying service costs incurred by You as a result of an Eligible Fault (at Our discretion). For the avoidance of doubt, We will not cover any dry cleaning costs.

Additional Benefits



20% off Power Protection

Your Product Care entitles You to purchase from Us, two Power Protection Products, for a price equivalent to 20% off the price advertised by Us in respect of the Power Protection Product. The discount cannot be used in conjunction with any other discount or offer.



10% off a Cooking Appliance Accessory

Your Product Care entitles You to purchase from Us one cooking appliance accessory at a price equivalent to 10% off the price advertised by Us in respect of that cooking appliance accessory.

This discount cannot be used in conjunction with any other advertised offer.

Additional Benefits (cont.)



20% off an Audio Visual Accessory

Your Product Care entitles You to purchase from Us one audio visual accessory at a price equivalent to 20% off the price advertised by Us in respect of that audio visual accessory.

This discount cannot be used in conjunction with any other advertised offer.



10% off a Coffee Accessory

Your Product Care entitles You to purchase from Us one coffee accessory at a price equivalent to 10% off the price advertised by Us in respect of that coffee accessory.

This discount cannot be used in conjunction with any other advertised offer.



20% off a Floor Care Accessory

Your Product Care entitles You to purchase from Us one floor care accessory at a price equivalent to 20% off the price advertised by Us in respect of that floor care accessory.

This discount cannot be used in conjunction with any other advertised offer.



10% off a Fridge Accessory

Your Product Care entitles You to purchase from Us one fridge accessory at a price equivalent to 10% off the price advertised by Us in respect of that fridge accessory.

This discount cannot be used in conjunction with any other advertised offer.



20% off a local delivery (Store to Door) with your next appliance or TV purchase

Your Product Care entitles You to purchase from us one local delivery service on your next appliance or TV purchase at a price equivalent to 20% off that local delivery service. 'Local' is defined as up to a 50 km one way distance from the store of purchase to the delivery address.

This discount cannot be used with any other advertised offer. This offer does not include removal, disposal, uninstalling or installation of products.



Fifty (50) 6" x 4" Photo prints per year

During each year of the Additional Benefits Term, Your Product Care entitles You to claim fifty (50) 6"x4" photo prints per year.

This discount cannot be used in conjunction with any other advertised offer.



One (1) PC Health Check per year



During each year of the Additional Benefits Term, Your Product Care entitles You to claim from Us, 1 PC Health Check for Your Product with Product Care.

The PC Health Check comprises of:

- a scan of the software on Your device for malware or viruses
- · a diagnosis of any hardware problems on Your device

Additional Benefits (cont.)





During each year of the Additional Benefits Term, Your Product Care entitles You to purchase from Us one Tech Team Service at a price equivalent to 25% off the price advertised by Us in respect of that Tech Team Service.

This discount cannot be used in conjunction with any other advertised offer.



25% off one (1) Microsoft 365 or Internet Security instore licence renewal per year

During each year of the Additional Benefits Term, Your Product Care entitles You to purchase from Us one Microsoft 365 or Internet Security licence at a price equivalent to 25% off the price advertised by Us in respect of that licence. To claim Your discount, the renewal of a Microsoft 365 or Internet Security Licence must be arranged in Our store.

This discount cannot be used in conjunction with any other advertised offer.

20% off a Full Set of Printer Ink or Toner Replacements per year



During each year of the Additional Benefits Term, Your Product Care entitles You to purchase from Us one full set of ink/toner replacements for a price equivalent to 20% off the price advertised by Us in respect of the ink/toner replacements.

This discount cannot be used in conjunction with any other advertised offer.

25% off a Photo Album or Frame per year



During each year of the Additional Benefits Term, Your Product Care entitles You to purchase from Us one photo album or frame for a price equivalent to 25% off the price advertised by Us in respect of the photo album or frame.

This discount cannot be used in conjunction with any other advertised offer. This offer excludes digital photo frames.

\$10 off any Canvas, Photo Book or Photo Gift



During the Additional Benefits Term, Your Product Care entitles You to purchase from Us one canvas, photo book or photo gift for a price equivalent to \$10 off the price advertised by Us in respect of the canvas, photo book or photo gift.

This discount cannot be used in conjunction with any other advertised offer. This offer excludes digital photo frames.

25% off a Mobile, Tablet, or Camera Accessory



25% off a Headphone or Portable Bluetooth Speaker

25% off a Keyboard & Mouse



During the Additional Benefits Term, Your Product Care entitles You to purchase from Us one of the products listed above at a price equivalent to 25% off the price advertised by Us in respect of the chosen product.

This discount cannot be used in conjunction with any other advertised offer. Excludes all Apple, Beats, Sonos and Bose products. Excludes Google and Amazon Connect Home Smart Speakers.

Accessing Your Additional Benefits



To access Your Additional Benefits under Product Care, You will be required to present Your Original Documents, this original brochure and photo identification to Us.

You are eligible to access Your Additional Benefits after twenty-one (21) days from the date of purchase of Your Product with Product Care until the end of the Additional Benefits Term. Your Additional Benefits can only be accessed during the Additional Benefits Term. Any Additional Benefit not taken up during the Additional Benefits Term will be forfeited.

Upon provision of an Additional Benefit to You, the relevant voucher at the back of this brochure will be marked as used by Us satisfying Our obligation with respect to that Additional Benefit. We are not responsible for lost or damaged brochures where We are unable to determine whether We have already provided an Additional Benefit to You.

Additional Benefits cannot be redeemed for cash.

Frequently Asked Questions

What are my rights as a consumer?	We recognise that Your rights under the CGA are important and cannot be limited or excluded. The rights under Product Care are in addition to Your rights and remedies under the CGA. You are not required to pay for Your rights and remedies under the CGA. Nothing in Your Product Care excludes or restricts Your rights under the CGA. Pages 1-3 contain a table that compares Your existing rights under the CGA with Your additional rights under Product Care.
When does my Product Care cover start?	Your right to a remedy under Product Care starts on the expiry of the Manufacturer's Voluntary Warranty Period for Your Product. This period may differ between products and should be set out on Your Original Documents.
What information do I need to have before I register my claim?	In order for Us to provide You with an easy claim registration experience, We ask that You have the following items handy when calling Us: • A copy of Your Original Documents • The brand, model and serial number of Your Product • Your contact details, including phone or email In the event that Your Product is purchased under a company name, We may require evidence that the person calling has authority to make the claim.
How do I make a claim?	Making a claim is simple. You can register Your claim online at www.productcarenz.assurant.com or call Us on O8OO 884 OO6. Be sure to have Your Original Documents at hand for claim lodgement.

Frequently Asked Questions

What if I have lost my receipt?	Please contact Your original store of purchase to obtain a copy of Your receipt. If You cannot recall where You made Your purchase, please call 0800 884 006 .
Should I take my Product back into the store of purchase?	We recommend that You contact Us prior to transporting Your Product. You may not be required to transport Your Product. We can let You know about what options You have to get Your Product assessed as quickly as possible. Call Us on 0800 884 006 .
Do I get an immediate replacement?	No. Upon lodgement of Your claim with Us, an assessment needs to be carried out by Our approved agent to confirm whether Your Product has failed to operate as a result of an Eligible Fault. Freight costs to transport Your Product for assessment and all assessment costs are covered if an Eligible Fault is found.
What if no Eligible Fault is found?	You will not be entitled to a replacement of Your Product or a store credit or cash settlement under Your Product Care and You may incur charges with Your claim, such as freight and assessment costs.
Am I covered overseas?	Yes. You can make a claim from anywhere in the world.

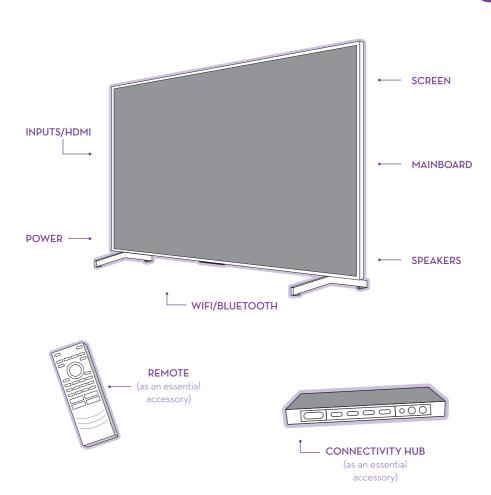
You have certain rights under the CGA which are not affected by Product Care. Nothing in these Terms and Conditions, including but not limited to the exclusions set out above, affects any right or entitlement You may have under the CGA.

Product Care Example - TV

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a TV. Some components (e.g. remote control) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. remote control) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. the screen or the speakers) fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the TV under Your Product Care, subject to certain exclusions.

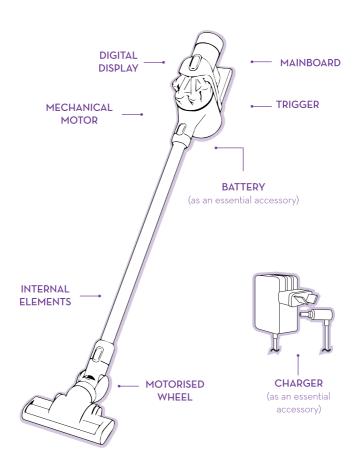


Product Care Example - Vacuum Cleaner

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a vacuum cleaner. Some components (e.g. Non-Standard Battery) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. Non-Standard Battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. the mechanical motor) fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the vacuum cleaner under Your Product Care, subject to certain exclusions.

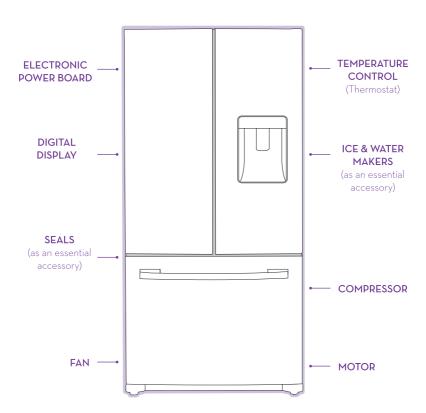


Product Care Example - Fridge

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a fridge. Some components (e.g. ice and water maker) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. ice and water maker) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. the compressor) fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the fridge under Your Product Care, subject to certain exclusions.

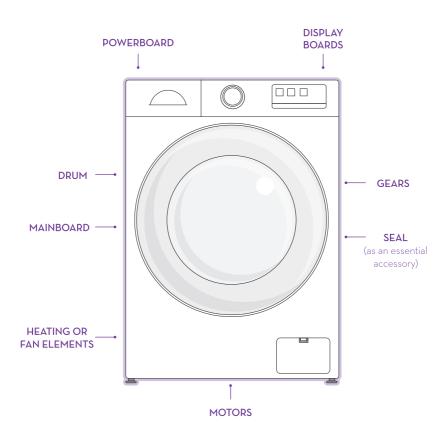


Product Care Example - Washer

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a washing machine. Some components (e.g. seal) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. seal) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. the drum) fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the washing machine under Your Product Care, subject to certain exclusions.

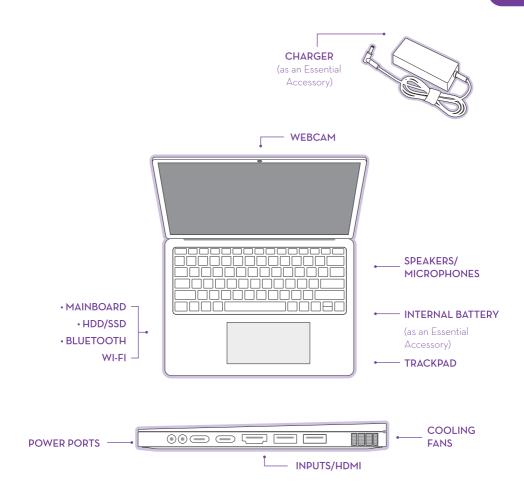


Product Care Example - Laptops

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a laptop. Some components (e.g. internal Non-Standard Battery) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. internal Non-Standard Battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. the fan or the speakers) fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the laptop under Your Product Care, subject to certain exclusions.

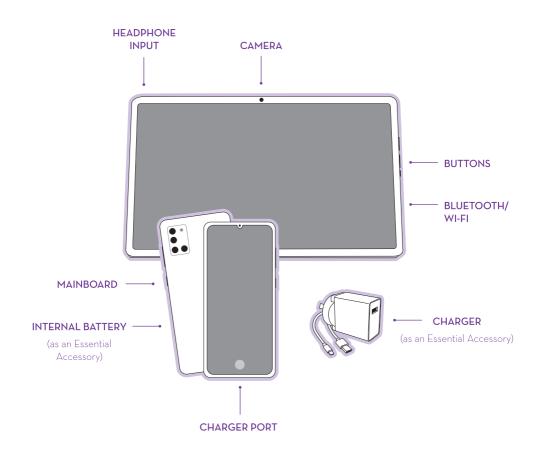


Product Care Example - Mobiles/Tablets

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a Mobile Phone and Tablet. Some components (e.g. internal Non-Standard Battery) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. internal Non-Standard Battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. headphone input), fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the Mobile Phone or Tablet under Your Product Care, subject to certain exclusions.

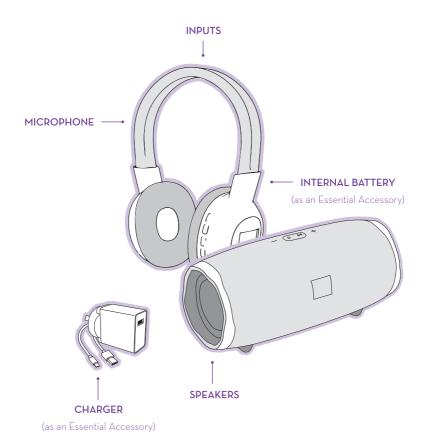


Product Care Example - Portable Speakers & Headphones

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a portable speaker and headphones. Some components (e.g. internal Non-Standard Battery) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. internal Non-Standard Battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory (e.g. microphone) fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the speaker or headphones under Your Product Care, subject to certain exclusions.



Product Care Example - Wearables

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a wearable. Some components (e.g. the battery) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. the battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory - e.g. the sensor or the display, fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the wearable under Your Product Care, subject to certain exclusions.

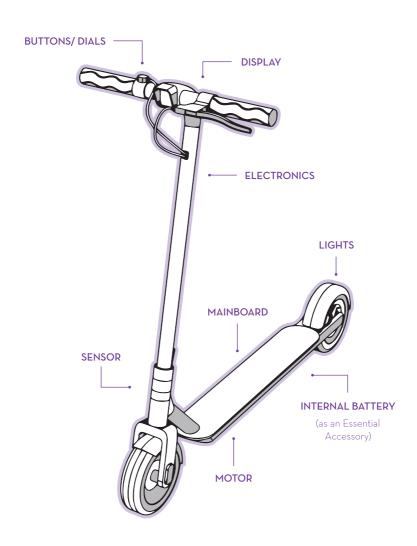


Product Care Example - Ridables

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a ridable product. Some components (e.g. the internal battery) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. Internal battery) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory - e.g. the motor or sensor, fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the ridable product under Your Product Care, subject to certain exclusions.

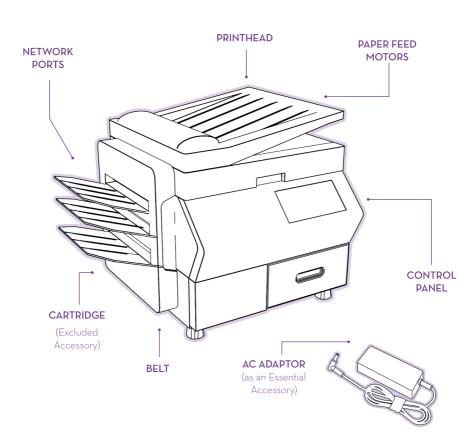


Product Care Example - Printers

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a printer. Some components (e.g. the AC adaptor) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. the AC adaptor) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory - e.g. the printhead or the belt, fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the printer under Your Product Care, subject to certain exclusions.

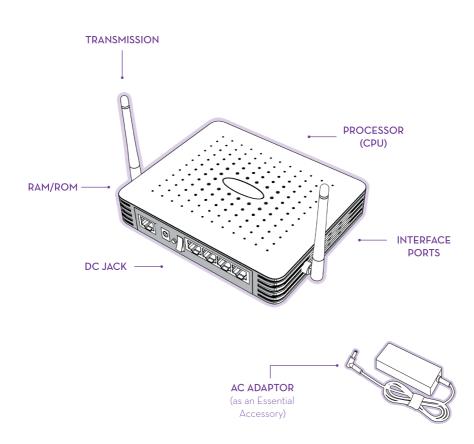


Product Care Example - Networking

The following is an example only and is subject to the replacement terms and conditions on page 23 of this brochure.

The picture below shows various components of a networking product. Some components (e.g. the AC adaptor) are labelled as an "Essential Accessory". If an Essential Accessory (e.g. the AC adaptor) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety.

If a component which is not an Essential Accessory or an Excluded Accessory - e.g. the DC jack or interface ports, fails to operate as a result of an Eligible Fault, You may be entitled to a replacement of the networking product under Your Product Care, subject to certain exclusions.



Replacement Terms and Conditions Under Product Care

- If, during the Product Care Term, Your Product with Product Care fails to operate as a result of an Eligible Fault, You will be entitled to receive a **one-off replacement** of Your Product. The replacement product will be in the form of a new like-for-like product that is the nearest equivalent to Your Product, as determined by Us, taking into account:
 - a. specifications;
 - b. features:
 - c. quality; and
 - d. availability of the technology.
- 2. Due to changes in product technology and availability, the replacement product supplied may have a lower selling price and is not limited to the original Manufacturer brand of Your Product. Any differences in replacement prices, store credits or cash settlements will not be refunded.
- 3. If, during the Product Care Term, an Essential Accessory (e.g. a Non-Standard Battery or an ice and water maker) fails to operate solely as a result of an Essential Accessory Eligible Fault, We will replace the Essential Accessory but not Your Product in its entirety. In these circumstances, Your Product Care does not end and will continue on Your Product. Your Product Care does not provide You with any right or entitlement in respect of any Excluded Accessory.
- 4. If We cannot offer You a suitable replacement product, We will give You a store credit to be used in the selection of a replacement product or a cash settlement.
- 5. The value of:
 - a. the replacement product plus any freight costs and service call out fees associated with the replacement; or b. the store credit; or
 - c. the cash settlement.
 - cannot exceed the Original Purchase Price. However, any reasonable uninstall and reinstall costs for Cooking Products are paid by Us in addition to the Original Purchase Price. We will not cover any costs of adjustments or repairs to any permanent fixtures and fittings, including cabinetry and walls, as part of a standard uninstallation and reinstallation of Your Product.
- 6. The decision to replace or offer a store credit or cash settlement is always at Our discretion.
- 7. If Your Product is replaced under Your Product Care or We give You a store credit or cash settlement then We will have fulfilled and discharged Our replacement obligation under Your Product Care. Your Product will become Our property and You assign all of Your rights in relation to Your Product to Us. We will need to collect Your Product prior to providing You with a replacement, store credit or cash settlement.
- 8. If You have any unredeemed discount or bonus entitlements (Additional Benefits) You can use these until the end of the Additional Benefits Term.
- 9. Subject to Our obligations at law, We will not provide You with any compensation for any consequential losses including the loss of any profits, revenue, data, goodwill or reputation and damage to other goods or property.

You have certain rights under the CGA which are not affected by Product Care. Nothing in these Terms and Conditions affects any right or entitlement You may have under the CGA.

User Generated Data

If Your Product with Product Care is capable of storing User Generated Data, it is possible that Your data may be lost during the claim process. We recommend You back-up Your User Generated Data. While due care and skill will be used to preserve Your User Generated Data, We do not guarantee that Your User Generated Data will be preserved. You must take adequate measures to preserve Your User Generated Data on Your Product. If Your User Generated Data is lost or is corrupted during the claim process then, subject to Your rights under the CGA, We are not liable to You for any loss or corruption of Your User Generated Data.

Manufacturer's Voluntary Warranty

In respect of Your Product, the Manufacturer has elected to provide to You a Manufacturer's Voluntary Warranty. The Manufacturer's Voluntary Warranty is independent of Product Care and is not provided by Us to You. The Manufacturer has solely determined the terms and conditions of the Manufacturer's Voluntary Warranty. The Manufacturer is solely responsible for the discharge of all obligations of the Manufacturer under the Manufacturer's Voluntary Warranty. All representations made to You which relate to the Manufacturer's Voluntary Warranty are made solely by the Manufacturer. We do not make any representations about the period, nature or extent of the Manufacturer's Voluntary Warranty or obligations of the Manufacturer under the CGA.

Your rights as a consumer under the CGA are in addition to, not limited or reduced by, and may survive any expiry of the Manufacturer's Voluntary Warranty Period. A representation or warranty by the Manufacturer about Your rights against the Manufacturer during or after the Manufacturer's Voluntary Warranty Period cannot limit or reduce Your rights against the Manufacturer or against Us, or both, under the CGA.

Details of Your Manufacturer's Voluntary Warranty Period can be found on Your Original Documents. For the avoidance of doubt, should the Manufacturer of Your Product make any change to the length of the Manufacturer's Voluntary Warranty Period after Your Original Date of Purchase, this will not change the commencement date and end date of Your Product Care Term. Your Product Care Term will still commence on the date of expiry of the original Manufacturer's Voluntary Warranty Period.

Definitions in Your Product Care

In this brochure, capitalised terms have the following meanings:

Additional Benefits: means the additional benefits set out on pages 7-10.

Additional Benefits Term: means the period commencing twenty-one (21) days after the Original Date of Purchase and ending on the first to occur of the following dates:

- a. the last day of the period specified in Your Original Documents as the "term" of Your Product Care; and
- b. the date being seven (7) years from the Original Date of Purchase.

CGA: means the Consumer Guarantees Act 1993.

Cooking Products: means wall ovens, stoves, range hoods, inbuilt cook tops, freestanding ovens and cook tops.

Cosmetic Damage: means adverse change to the outward appearance of Your Product which does not impact its ability to function in line with the Manufacturer's specification.

Eligible Fault: means, in respect of Your Product with Product Care, a latent fault in Your Product at the Original Date of Purchase, which:

- a. does not entitle You to reject Your Product under the CGA or entitle You to a replacement or refund of Your Product under the CGA:
- b. is not an Eligible Fault Exclusion; and
- c. is not merely superficial or cosmetic.

Eligible Fault Exclusion: means, in respect of Your Product with Product Care, a fault in, or failure to operate, of Your Product with Product Care, caused by or involving any one or more of the following:

- a. the transportation, repair, alteration, installation, uninstalling, dismantling, or reinstallation of Your Product with Product Care by any person other than Us (or by any person not authorised by Us);
- b. defects or design faults that are covered by the Manufacturer or distributor whether or not through the process of a product recall;
- c. accident, misuse or abuse of Your Product with Product Care;
- d. liquid penetration;
- e. infestations of vermin, pests or insects:
- f. rust. corrosion or mould:

- g. use of Your Product with Product Care outside of the Manufacturer's instructions (You must ensure that You read the Manufacturer's instructions prior to using Your Product with Product Care and maintain any servicing on Your Product with Product Care that may be described within the Manufacturer's instructions);
- h. failure or consumption of consumables used with Your Product with Product Care, including, but not limited to, filters, Standard Batteries, cables, fuses and bulbs;
- i. failure of any Excluded Accessory used in conjunction with Your Product with Product Care;
- j. failure of an Essential Accessory;
- k. Screen Burn:
- I. an electrical surge;
- m. user or Manufacturer installed software or firmware. Product Care does not provide You with any right or entitlement in respect of any user or Manufacturer installed software or firmware; and
- n. a fault that entitles You to reject Your Product under the CGA or entitles You to a replacement or refund of Your Product under the CGA.

Essential Accessory: includes, but is not limited to: remote controls, connectivity hubs, ice and water makers on fridges, AC adapters, original product chargers, game controllers, seals, Non-Standard Batteries, essential cords, essential cables, solar panels, wristbands and those accessories which are essential for the operation of Your Product as determined by Us, but excludes any Standard Batteries.

Essential Accessory Eligible Fault: means, in respect of an Essential Accessory, a latent fault in that Essential Accessory at the Original Date of Purchase, which:

- a. does not entitle You to reject the Essential Accessory under the CGA or entitle You to a replacement or refund of the Essential Accessory under the CGA;
- b. is not an Essential Accessory Eligible Fault Exclusion; and
- c. is not merely superficial or cosmetic.

Essential Accessory Eligible Fault Exclusion: means, in respect of an Essential Accessory, a fault in, or failure to operate, of that Essential Accessory caused by or involving any one or more of the following:

- a. the transportation, repair, alteration, installation, uninstalling, dismantling, or reinstallation of Your Product with Product Care by any person other than Us (or by any person not authorised by Us);
- b. defects or design faults that are covered by the Manufacturer or distributor whether or not through the process of a product recall:
- c. accident, misuse or abuse of Your Product with Product Care:
- d. liquid penetration:
- e. infestations of vermin, pests or insects;
- f. rust, corrosion or mould:
- g. use of Your Product with Product Care outside of Manufacturer's operation and care instructions (You must ensure that You read the Manufacturer's operational and care instructions prior to using Your Product with Product Care and maintain any servicing on Your Product with Product Care that may be described within the Manufacturer's instructions):
- h. failure or consumption of consumables used with Your Product with Product Care, including, but not limited to, filters. Standard Batteries, cables, fuses and bulbs:
- i. failure of any Excluded Accessory used in conjunction with Your Product with Product Care;
- i. Screen Burn;
- k. an electrical surge;
- I. user or Manufacturer installed software or firmware. Product Care does not provide You with any right or entitlement in respect of any user or manufacturer installed software or firmware; and
- m. a fault that entitles You to reject Your Product under the CGA or entitles You to a replacement or refund of Your Product under the CGA.

Excluded Accessory: means an accessory which is not an Essential Accessory, including but not limited to headphones, microphones, 3D glasses, memory cards, audio cables and ancillary game controllers.

Manufacturer: means the manufacturer of Your Product with Product Care.

Manufacturer's Voluntary Warranty: means a warranty provided by the Manufacturer in respect of Your Product with Product Care.

Manufacturer's Voluntary Warranty Period: means, in respect of a Manufacturer's Voluntary Warranty, the period commencing on the Original Date of Purchase and ending on the date of expiration of the Manufacturer's Voluntary Warranty as stated in Your Original Documents and as determined on the Original Date of Purchase.

Non-Standard Batteries: means a battery that is not a Standard Battery.

Original Documents: means the original Tax Invoice for Your Product with Product Care issued by Us.

Original Date of Purchase: means the later of: (a) the date of purchase of Your Product with Product Care as shown on Your Original Documents; and (b) the date of delivery of Your Product with Product Care to You (or as directed by You).

Original Purchase Price: means the price of Your Product (inclusive of GST) as at the Original Date of Purchase.

Product Care: means the replacement plan as specified in these Terms and Conditions.

Product Care Term: means the period commencing on the date of expiry of the Manufacturer's Voluntary Warranty Period and expiring on the first to occur of the following dates:

- a. the last day of the period specified in Your Original Documents as the "term" of Your Product Care;
- b. the date of replacement of Your Product under Your Product Care;
- c. the date We provide You with a store credit or cash settlement in respect of Your Product with Product Care under Your Product Care; and
- d. the date which is 7 years from the Original Date of Purchase

Screen Burn: means where a residual image is left on a screen after displaying the same image for a period of time. It is a faded version of the image or "ghost image" that covers part or all of the screen.

Standard Batteries: means A, AA, AAA, AAAA, B, C, D, 9 Volt batteries and button batteries.

Tax Invoice: means an invoice in the format required by the Goods and Services Tax Act 1985.

Terms and Conditions: means the terms and conditions of Your Product Care set out in this brochure.

User Generated Data, Your Data: means all data generated by You and stored on or in Your Product with Product Care. For example, songs, photos, telephone numbers, electronic documents and computer programmes.

You, Your, Yourself: means the person/s or business named as the purchaser on the original purchase receipt and/or Tax Invoice in respect of Your Product with Product Care.

Your Product: means the product that You purchased with Product Care, as described in the purchase receipt and/ or Tax Invoice for Your Product with Product Care.

Your Product Care, Product Care: means the relevant rights provided to You in respect of Your Product, as set out in the Terms and Conditions.

We, Us, Our: the selling retailer or an authorised agent of the selling retailer whose name appears on the Original Documents as the supplier.

Any term or expression used in the Terms and Conditions which has a defined meaning in the CGA shall have the same meaning in the Terms and Conditions and this brochure as is ascribed to that term or expression in the CGA.

The Harvey Norman® logos and words are registered trademarks of Harvey Norman Retailing Pty. Ltd. and used by Us and other authorised persons under a limited licence.

Harvey Norman Holdings Limited ACN 003 237 545 (HNHL) and each subsidiary of HNHL, apart from Harvey Norman Stores (NZ) Pty Ltd, do not undertake any obligation to You under Your Product Care.

Product Care Privacy Notification

We are committed to complying with the Privacy Act 2020 (NZ) and protecting Your Privacy is important to Us.

We collect personal information from You, including information about Your:

- Name
- · Contact details
- · Interactions and communications with Us
- · Billing or purchase methods
- · Purchase and claim history

We collect Your personal information in order to:

- · Create Your Product Care and provide it to You;
- · Receive payment from You;
- · Provide assistance to You, including via a helpline; and
- · Investigate providing a remedy under Product Care.

If You choose not to provide this personal information to Us, We will not be able to provide this Product Care to You. Besides Our staff, We share this personal information with:

- a. Our related bodies corporate;
- b. Harvey Norman Holdings Limited ACN 002 237 545 (located in Australia) and its related bodies corporate;
- c.The Warranty Group Australasia Pty Ltd (New Zealand branch), an Australian registered company with NZ Company Number 2367681 (TWGA); Virginia Surety Company, Inc (New Zealand branch), an overseas company incorporated in the United States with NZ Company Number 920655 and FSP number 38822 and their related bodies corporate, some of whom are located overseas. TWGA may outsource the performance of some functions to entities located overseas such as to CCI South Africa (Pty) Limited (Company number 2009/016499/07) (and an affiliate of such company). TWGA (trading as Assurant) is part of Assurant, Inc a global provider of risk management solutions;
- d. Assessment or repair agents or contractors,

in order to achieve the purposes of collection referred to above.

We keep Your information safe by storing it securely on servers that may be in New Zealand or overseas.

You have the right to ask for a copy of any personal information We hold about You, and to ask Us to correct it if You think it is incorrect. If You would like to ask for a copy of Your information, or to have it corrected, please contact Us at **O8OO 884 OO6**.

We take Our customer service seriously and want to hear about any problems that You may have had with Your claim or the level of service You have experienced.

To notify Us of these issues, please collect all the relevant information on Your complaint and send it to Us at **voiceofcustomer@assurant.com**. We will confirm the receipt of Your complaint within 48 hours of receiving it and endeavour to have a resolution to Your complaint within five (5) working days.

If You have any questions or queries about Your Product Care, please don't hesitate in contacting Us.

Starting the claims process is easy, just follow the steps below:

Harvey Norman

Harvey Norman Stores (NZ) Pty Ltd Harvey Norman AV/IT Hastings 303 St Aubyn Street East HASTINGS Ph- O6 872 6800

Assistant: 6065/28 Operator: 6122/28 Customer: Jane Smith Sales Type: Instal Plan 36 Mths Date. Time: Location: Transaction

885523

34/8805541

TAX INVOICE

Jane Smith PROPERTY AND ADDRESS. American State of

SAMSUNG 43IN 4K TV DYNAMIC CRYSTAL COLOUR

Quantity: \$XXX Price: Dept. Code: 060

Product Code: UA43AU8OOOSXNZ
Batch Number: 1032130153

Warranty Information

Manufacturer Warranty of 12 Months See Manufacturers documentation for Warranty Details

Item Total: \$XXX

PRODUCT CARE REPLACE 060 48 MTHS

UA43AU8OOSXNZ SAMSUNG 43IN 4K TV DYNAMIC CRYSTAL COLOR Quantity: Dept. Code: 060

Product Code: OZOA9Z3O6O, 4FX Duration: 48 Months Coverage: 10/11/2022 until 09/11/2026

Product Care Number: PC-NZO34OO505855

Item Total: \$XXX

This table is a summary only and is not a substitute for obtaining legal advice and reading the full Terms and Conditions contained in this document. Limitations and exclusions apply with respect to Your Product Care, including an exclusion if You fail to use Your Product in accordance with the Manufacturer's instructions or if Your Product is accidentally damaged.



1. Conduct a basic check of Your Product

- · Is Your Product plugged in?
- · Does Your Product require new batteries?
- · Have You checked the Manufacturer's instruction booklet and/or website in respect of Your Product? The Manufacturer's instruction booklets may contain "trouble shooting" tips which may assist You.

2. Have Your details ready

- · Original Documents
- · Invoice Number
- · Product Model
- Product Care Number



3. Call Us or visit Us online to lodge Your claim

- · Call Us on **0800 884 006** during Our business hours; or
- · Lodge online at: www.productcarenz.assurant.com; or
- · Visit Our store.



4. We will arrange to have Your Product assessed.

- · Your claim will be assigned to an authorised agent.
- Follow the instructions provided to You to complete the assessment.



5. We will review the assessment report and if Your Product is found to have an Eligible Fault arrange a remedy.

We will contact You and provide You with Your options.



6. Enjoy Your Product!

ANNUAL PC HEALTH CHECK

Is your PC running slowly? Noticed any odd noises? Short battery life? Getting warmer than it used to? Bring it in for a health check.

	YEAR 1 \square
	YEAR 2 \square
PC-HEALTHCHECK	YEAR 3

Please refer to the full terms and conditions for Additional Benefits on page 7-10.

图 50 FREE 6" X 4" PHOTO PRINTS

Don't lose those precious memories. Print them off for free at Our store.



PC-50FREE6X4

YEAR 1
YEAR 2
YEAR 3

Please refer to the full terms and conditions for Additional Benefits on page 7-10.



\$10 OFF ANY CANVAS, PHOTO BOOK OR PHOTO GIFT

Display your precious memories on a canvas or in a beautiful photo book.



Please refer to the full terms and conditions for Additional Benefits on page 7-10.



25% OFF MICROSOFT 365 OR INTERNET SECURITY



PC-25%365/SECUR





25% OFF TECHTEAM SERVICES



PC-25%TECHTEAM





25% OFF A PHOTO ALBUM OR FRAME



PC-25%ALBUM/FRM





20% OFF FULL SET OF INK OR TONER



PC-20%INK/TONER





20% OFF LOCAL DELIVERY

with your next appliance or TV purchase



PC-20%DELIVERY











PC-25%AUDIO











Please refer to the full terms and conditions for Additional Benefits on page 7-10.



For all enquiries, to transfer ownership or to lodge a claim contact Us on

0800 884 006 (within New Zealand)

+64 4 896 4529 (if overseas)

Monday to Friday 8:30am - 5:30pm

(New Zealand Standard Time)
You can also visit Us online

www.productcarenz.assurant.com

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Christchurch 8011, New Zealand

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IRELAND 1800 200 503
SINGAPORE 1800 438 6393
MALAYSIA 1800 882 238
SLOVENIA 08 01 018

CROATIA **0800 200 129**

GP#475831





CERTAINTY, SUPPORT, ADVANTAGE