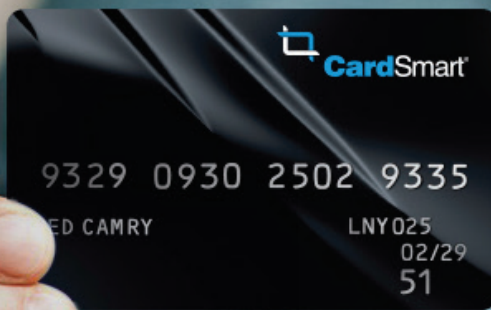


Merchant benefits



Start doing business with thousands of card holders that rely on CardSmart to pay for their vehicle-related expenses.

Benefits of becoming a CardSmart merchant:

✓ Reach a new audience

As a merchant, your brand name will be shared with CardSmart's national customer base, and thousands of card holders.

✓ Increased sales

Increased sales through increased foot traffic.

✓ Streamline Merchant Payment Advice

Easy to understand statements for reconciliation of transactions.

✓ User-friendly CardLink online facilities

For 24x7 account management.

✓ Direct credit guarantee

CardSmart streamlines the payment process with quick and easy direct deposits straight into your bank account, making bank reconciliation easy.

Should you have any questions, please contact our Merchant Services Team at **0800 655 601** or email merchant@cardlink.co.nz – they are available to help you!