

UP TO 36 MONTHS INTEREST FREE COOL FINANCE PROMOTION 2026
GENERAL NEW ZEALAND
TERMS AND CONDITIONS

1. Instructions on how to claim and the offer form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions. Offer is not valid in conjunction with any other offer, unless stipulated otherwise. Purchases made through the Energy Efficiency and Conservation Authority ("**EECA**") Warmer Kiwi Homes Insulation Grant Programme are excluded from this promotion.
2. The Promotional Purchase Period commences 9:00am NZST on Tuesday 2nd June 2026 and ends for purchases at 11:59pm NZST Monday 31st August 2026 ("**Promotional Purchase Period**").
3. The promotion is only open to New Zealand residents aged 18 years or over.
4. The purchase of any General Airstage (formerly Fujitsu) heat pump / air conditioner must be purchased in an individual's name for their own domestic and residential purposes and excludes non-residential applications. Purchases by, for and in the name of trusts, companies, businesses, commercial or residential developers/developments and purchases by builders, sub-contractors, installers/resellers and their immediate family, churches, not-for-profit organisations, sporting clubs and donations are ineligible. The purchaser is considered as the payer for the Eligible Products as shown on the proof of payment document.
5. Purchases must be from any participating finance accredited General Airstage installer in New Zealand.

OFFER – COOL FINANCE, NO DEPOSIT, 0% INTEREST FOR UP TO 36 MONTHS

6. Offer is for Cool Finance, no deposit, 0% interest for up to 36 months.
7. To be eligible to receive the Offer, the individual must complete the following steps during the Promotional Purchase Offer:
 - Purchase a General Airstage heat pump / air conditioner from an eligible finance accredited General Airstage Installer;
 - Process a Long Term Finance contract (LTF) via Q Card Web Portal via accredited dealer at the time of purchase and have the system installed by 11:59pm NZDT on Wednesday 30th September 2026. Purchase is defined as fully paid for with zero balance owing. For the purpose of this Offer, any General Airstage heat pump/air conditioner purchase made via the Cool Finance offer will be considered as paid in full.
8. Credit provided by Columbus Financial Services Ltd/Consumer Finance Ltd NZBN 9429035719243 New Zealand Credit Licence number FSP380206 via humm NZ brands (Q Card, Q Mastercard, Flight Centre Mastercard, Farmers Finance Card, Farmers Mastercard).
9. **Q Card & Q Mastercard:** No deposit and no interest for up to 36 Months is available on LTF for in-store purchases at an eligible General Airstage Accredited Installer until 11:59pm NZST Monday 31st August 2026. Minimum spend \$500. Lending criteria, \$50 annual Account Fee, fees, terms and conditions apply. \$55 Establishment Fee applies to your first LTF transaction, \$35 Advance Fee applies to subsequent LTF transactions. Standard Interest Rate of 28.95% p.a. applies to outstanding balance at the end of LTF interest free period. Other interest rates and fees may

apply. Rates and fees correct as at date of publication, subject to change. New customers need to apply and be approved for a Q Mastercard credit card. Columbus Financial Services Limited and Consumer Finance Limited reserve the right to amend, suspend or terminate the offer and these T&Cs at any time without notice.

10. Mastercard and the circles design are registered trade marks of Mastercard International Incorporated.

Flight Centre Mastercard: The Offer is available on LTF for in-store purchases at an eligible finance accredited General Airstage Accredited Installer until 11:59pm NZST Monday 31st August 2026. Minimum spend \$500. The Offer is subject to fees, terms, conditions and minimum finance amounts, including a \$50 annual fee. \$55 Establishment Fee applies to your first LTF transaction, \$35 Advance Fee applies to subsequent LTF transactions. Standard Interest Rate of 24.99% p.a. applies to outstanding balance at the end of the LTF Interest Free Period. Rate and fees correct as at date of publication and subject to change. Columbus Financial Services Limited reserve the right to amend, suspend or terminate the offer and these T&Cs at any time without notice. Mastercard and the circles design are registered trade marks of Mastercard International Incorporated.

Farmers Mastercard: The Offer is available on LTF for in-store purchases at an eligible finance accredited General Airstage Accredited Installer until 11:59pm NZST Monday 31st August 2026. Minimum spend \$500. The Offer is subject to fees, terms, conditions and minimum finance amounts, including a \$50 annual fee. \$55 Establishment Fee applies to your first LTF transaction, \$35 Advance Fee applies to subsequent LTF transactions. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of the LTF Interest Free Period. Rate and fees correct as at date of publication and subject to change. Columbus Financial Services Limited reserve the right to amend, suspend or terminate the offer and these T&Cs at any time without notice. Mastercard and the circles design are registered trade marks of Mastercard International Incorporated.

11. Any ancillary costs associated with redeeming the Offer are not included.

GENERAL

12. The Promoter reserves the right, at any time, to verify the validity of Claims and Claimants (including a Claimant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Offer. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
13. The Promoter's decision is final, and no correspondence will be entered into.
14. If for any reason a Claimant does not take up the Offer (or an element of the Offer) by the time stipulated by the Promoter, then the Offer (or that element of the Offer) will be forfeited.
15. If this Offer is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any Claimant; or (b) to modify, suspend, terminate or cancel the Offer, as appropriate.

16. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the consumer protection laws in New Zealand ("**Non-Excludable Guarantees**"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of an offer.
17. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of:
 - a. any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
 - b. any theft, unauthorised access or third party interference;
 - c. any Claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
 - d. any tax liability incurred by a Claimant; or
 - e. any finance provided.
18. The Promoter collects personal information ("**PI**") in order to conduct the Offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers and prize suppliers, such as humm (NZ) Ltd (NZBN 9429035719243). Submitting a Claim is conditional on providing this PI. The Promoter will collect, use and disclose such PI as set out in its Privacy Policy, which can be viewed at www.generalairstage.co.nz/help-centre/privacy-policy. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the Claimant. The Privacy Policy also contains information about how Claimants may opt out, access, update or correct their PI or any other applicable law and how those complaints will be dealt with. All Claims become the property of the Promoter. This may include disclosures to organisations outside New Zealand including in places such as Australia.
19. The Promoter is GENERAL HVAC Solutions New Zealand Limited (GENERAL New Zealand), 109 Port Road, Seaview, Wellington, 5010, New Zealand. NZBN 942903777203.
20. Credit provided by Columbus Financial Services Ltd/Consumer Finance Ltd NZBN 9429035719243 New Zealand Credit Licence number FSP380206 via humm NZ brands (Q Card, Q Mastercard, Flight Centre Mastercard, Farmers Finance Card, Farmers Mastercard).