



PAYMENT PLAN POLICY

CREATED 7TH SEPTEMBER 2026

These Payment Plan Terms & Conditions apply to guests who choose to pay for their booking at Whananaki Holiday Park using an available installment payment plan.

They should be read together with Whananaki Holiday Park's standard Booking Terms & Conditions and Cancellation Policy.

By selecting a Payment Plan, you acknowledge and agree to the following terms.

1. Eligibility

To use a Payment Plan:

- You must be **18 years of age or older**.
- You must have a valid debit or credit card accepted by our payment provider.
- The card must remain valid for the duration of the Payment Plan.
- You must be authorised to use the card provided.
- Your booking must meet the minimum booking value and other eligibility requirements applicable to the Payment Plan selected.
- Payment Plans are subject to availability and may not be available for all bookings, accommodation types, rates, promotions or arrival dates.

2. How the Payment Plan Works

When you select a Payment Plan, the total amount payable for your booking will be divided into installments according to the Payment Plan option displayed to you at the time of booking.

Before confirming your booking, you will be shown the applicable installments and payment schedule.

By accepting the Payment Plan, you authorise Serious Camping Limited (T/A Whananaki Holiday Park) and its payment provider to automatically charge the nominated debit or credit card for each scheduled instalment.

You do not need to manually make each scheduled payment unless we advise you otherwise.

3. First Payment

Your first instalment will be charged on the date specified when you select and confirm your Payment Plan.

Your booking is not considered secured under the Payment Plan until the required first payment has been successfully processed.

4. Instalment Frequency

Depending on the Payment Plan offered for your booking, instalments may be made:

- Weekly;
- Fortnightly; or
- Monthly.

The frequency, number and value of installments applicable to your booking will be displayed before you confirm the Payment Plan.

The final payment must be successfully paid by the final payment due date specified for your booking.

5. Currency

All Payment Plan amounts and instalments for Whananaki Holiday Park bookings are charged in **New Zealand Dollars (NZD)**.

If you use an overseas-issued card, your card provider may apply currency conversion, international transaction or other fees. These charges are outside the control of Whananaki Holiday Park.

6. Automatic Card Payments

By entering into a Payment Plan, you authorise us to store or securely tokenise your nominated payment method through our payment provider and automatically process each instalment when it becomes due.

It is your responsibility to ensure:

- Your nominated card remains valid;

- There are sufficient funds available when each instalment is due; and
- Your payment details are kept up to date.

If your card expires, is replaced or otherwise becomes unavailable during the Payment Plan, you must provide updated payment details.

7. Failed or Missed Payments

If an instalment cannot be successfully processed, the payment will become outstanding.

We may contact you and/or attempt to process the outstanding payment again using the nominated payment method.

It is your responsibility to ensure any outstanding instalment is paid promptly.

If an outstanding installment remains unpaid, Whananaki Holiday Park reserves the right to **suspend or cancel the Payment Plan and/or cancel the associated booking.**

Cancellation of a booking because of unpaid installments does not automatically entitle you to a refund. Any refund or amount retained will be determined in accordance with the cancellation terms applicable to your booking and New Zealand consumer law.

8. Final Payment

The entire balance of your booking must be paid by the final payment due date shown in your Payment Plan schedule.

If the full balance has not been successfully paid by that date, Whananaki Holiday Park may cancel the booking.

Guests remain responsible for monitoring their Payment Plan and ensuring all required payments have been successfully processed.

9. Cancelling a Booking on a Payment Plan

Entering into a Payment Plan does **not** change the cancellation conditions applying to your booking.

If you cancel your booking, Whananaki Holiday Park's standard cancellation policy and any specific cancellation conditions attached to the rate or booking will apply.

Any installments already paid will be treated as payments towards the booking and will be refunded, credited or retained in accordance with the applicable cancellation policy.

Cancelling or replacing your debit or credit card, stopping a payment, or allowing an instalment to fail **does not constitute cancellation of your booking**. You must contact Whananaki Holiday Park to formally cancel your booking.

10. Early Payment

You may contact Whananaki Holiday Park if you wish to pay some or all of your outstanding booking balance earlier than scheduled.

Paying your booking early does not alter the cancellation conditions applicable to the booking.

11. Changes to Your Booking

If you change your booking and the total booking value increases or decreases, your Payment Plan may need to be adjusted.

Depending on the nature and timing of the change, we may require an additional payment, alter future installments, or require the remaining balance to be paid.

All booking changes remain subject to availability and Whananaki Holiday Park's standard Booking Terms & Conditions.

12. Payment Plan Is Not Credit

The Payment Plan is simply a method of paying the cost of your holiday booking by instalments prior to the applicable final payment date. Whananaki Holiday Park does not charge interest for using the Payment Plan.

The Payment Plan does not provide you with a loan or additional funds.

13. Fees

Whananaki Holiday Park does not charge interest on Payment Plan installments.

Any card processing or other applicable payment fee will be disclosed where required.

Your bank or card provider may separately impose fees, including international transaction, dishonour or currency conversion fees. Whananaki Holiday Park is not responsible for fees charged independently by your financial institution.

14. Responsibility for Payments

You remain responsible for the full amount payable under your booking, regardless of whether an automatic instalment is successfully processed.

A failure by Whananaki Holiday Park or its payment provider to automatically process an instalment does not waive the amount owing.

15. Payment Plan Availability

Payment Plans are offered at the discretion of Whananaki Holiday Park.

We may restrict Payment Plans according to factors including:

- Total booking value;
- Number of instalments available before arrival;
- Date of booking;
- Arrival date;
- Accommodation or site type;
- Rate or promotion selected;
- Minimum or maximum installment amounts; and
- Any other variable factor.

The Payment Plan options actually available to you will be displayed during the booking process.

16. Privacy and Payment Security

Payment information is processed using our authorised payment service providers. Whananaki Holiday Park does not require guests to provide full card details by email or other unsecured communication.

Personal information associated with your booking will be handled in accordance with our Privacy Policy and applicable New Zealand privacy law.

17. Errors and Outstanding Balances

If an administrative, technical or processing error results in an incorrect instalment being charged, or an instalment not being charged when due, we will take reasonable steps to correct the error.

You remain responsible for the legitimate outstanding balance of your booking.

18. Consumer Rights

Nothing in these Payment Plan Terms & Conditions is intended to exclude, restrict or modify any rights or remedies you may have under applicable New Zealand law where those rights cannot legally be excluded, restricted or modified.

19. Acceptance

By selecting a Payment Plan and confirming your booking, you confirm that:

- You have read and accepted these Payment Plan Terms & Conditions;
- You have read and accepted the cancellation conditions applying to your booking;
- You understand the payment amounts and scheduled payment dates presented to you;
- You authorise the scheduled payments to be charged to your nominated payment method; and
- You understand that failure to make the required payments may result in cancellation of your booking.

Serious Camping Limited
T/A Whananaki Holiday Park
Whananaki, Northland, New Zealand