

This Month's Meeting: *Wednesday 31st August 2016*

Committee Meeting: 5:30pm

Event Starts:

7.00pm Mix' n' Mingle

7:20pm Sponsor's Promotions

7.30pm Guest Speaker Presentation

Where:

*Distinction Whangarei, (formerly known as Kingsgate Whangarei), in the **Hatea Room**, 9 Riverside Drive, Whangarei.*

Free parking! Bar & restaurant (bookings essential).

MEMBERS

NOW NEED TO BRING THEIR CURRENT NPIA MEMBERSHIP CARDS TO INSERT IN THE PLASTIC NAME TAG HOLDERS!

NOTE: *Monthly meetings are open to NPIA Members AND invited guests (2 free visits per guest sponsored by any NPIA member).*

Email:

npiacontact@gmail.com



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Initio Online Insurance (see page 2)!!!!
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from **CORE LOGIC** (see page 2)
- Tenancy Watch— new info source
- **NPIA Members Only Facebook Group**
- NZPIF Media Releases **HOT Topics**
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- Survey & **Other Useful Links**
- Member Benefits — **UPDATED!**
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- NPIA Partnerships - **Exclusive NPIA Offers!**

This Month's Event

NPIA Members are invited to attend

Gary van Zijl

Initio Online Insurance



Methamphetamine contamination – prevention and protection.

We will discuss the topic of contamination from some basics around manufacture and use, the effects on property, and common testing and cleaning methods. Included in this is some background on how cover is provided by the various insurers in the market, and a brief overview of policy wordings (across the market) and common requirements that may make the difference in the claim.

Holler v Osaki – the recent decision on tenant's liability.

The recent decision in the Court of Appeal has meant that landlords can no longer hold the tenants liable for damage done to their property. This includes a bit of background on the difference between malicious damage and unintentional or accidental damage, and how this affects property owners in the practical sense.

General risk management and claims tips from an insurers perspective.

Advice on common issues that come up in landlord's insurance claims, and how best to avoid them. From the basics such as taking photos of property and items whenever possible, to the issue of "indemnity value" and how this impact your risks.

This segment of hints and tips on the back end of insurance claims to get you claim settled as quickly as possible.

** Topics may vary on the night depending upon time and members feedback*



TENANT WATCH

If you wish to check whether a prospective tenant is possibly not desirable to rent to, members are encouraged to search their name on the **Ministry of Justice, Tenancy Tribunal website**, select 'Tribunal Orders' tab.

Tenants who have been brought before the Tribunal and lost will have that decision lodged on the online Tribunal Orders register, it stays there for up to 3 years.

Remember to use a tenancy agreement where tenants are required agree to credit and reference checks. This your first safe guard.

Upcoming Event

Geoff Phillips



Geoff will be speaking about the online instant access to property information and valuation services that help consumers find out more about property either at a specific address, suburb or regional level.

As a result, buyers are able to perform some of their due diligence prior to making an offer and get an indication of a property's worth in relation to the asking price. As a seller you can get a sense of the local market before working out an appropriate listing price. The entire property cycle is covered. Platforms available are smart, fast and easy to use property information tools that is used by property professionals throughout New Zealand. It can help you find your next lead and help you focus on areas of special interest.



Find us on
Facebook

NPIA Members can now join our Members Only group on Facebook. Current Financial members can email Julie Gordon: npi-acontact@gmail.com to get an invite. Group members need to abide by the Admin rules of conduct.

Help us help you — tips for members! If you or change your residential and/or email address, please advise us at the time so we can send our newsletter and NZ Property Investors Magazines to the correct address. We also need to know when you change your email address to ensure you can continue to login and access Members Only areas and resources on NZIPF and NPIA webpages, i.e. your current email address needs to match the NZPIF database one. Contact: npi-acontact@gmail.com

NZPIF Media Releases... (Excerpts from 9th Aug to 14th Aug)

MAKING SENSE OF HOUSING DATA

Here's a users' guide to help explain what is issued, when, what it means and how important it is. All the information has slightly different perspective. But it's all good and helps economists to build an overall trend. Just be aware of what you're looking at when you study any particular single set of data.

Six of the best

- [Realestate.co.nz](http://www.realestate.co.nz): Asking price.
- **Quotable Value**: Average home values.
- **Harcourts**: Median and average sale prices.
- **Barfoot & Thompson**: Medians, averages, listings, sales volumes.
- **TradeMe Property**: Price expectations.
- **REINZ**: Unconditional sales prices and volumes

http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11689271 – 9 August

HOUSE PRICES MAY BE FLATTENING OUT

House prices may be flattening out around recent record highs, with the national median selling price hitting \$505,000 in July, up from \$500,000 in June and just \$1000 short of the all time high of \$506,000 set in May, according to the Real Estate Institute of New Zealand (see interactive chart below). But July's median prices set new records in four regions: Auckland \$825,000 (\$821,000 in June); Waikato/Bay of Plenty \$450,000 (\$438,000 in June); **Northland \$376,000 (\$360,000 in June)** and Manawatu/Whanganui \$265,000 (249,000 in June). <http://www.interest.co.nz/property/83018/winter-hits-housing-market-sales-volumes-falling-lack-listings-keeps-prices-high-july> - 10 August

See also http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11690891 – 10 August

RESERVE BANK DROPS OCR TO 2%

The Reserve Bank has today dropped the Official Cash Rate to a new record low of 2 per cent, despite a surging housing market and an economy running at 3 per cent. New Zealand's OCR is still much higher than many other western countries - Australia cut theirs to 1.5 per cent early this month. It is not yet known whether the banks will pass on the full savings from the cut to customers, and economists have predicted that it is unlikely.

<https://www.tvnz.co.nz/one-news/new-zealand/reserve-bank-drops-ocr-new-record-low-two-per-cent> - 11 August

See also <http://www.interest.co.nz/news/83046/rbnz-wheeler-expects-banks-pass-most-ocr-cut-says-rbnz-will-send-debt-income-multiple> – 11 August

SOME GOOD AND SOME BAD ASPECTS TO GREENS PROPOSED LEGISLATION

"There are good and bad aspects of the Greens' **Residential Tenancies (Safe and Secure Rentals) Amendment Bill** which was selected from the ballot today" says Andrew King, Executive Officer of the NZ Property Investors' Federation. It will assist both parties to have a clear understanding between a tenant and a landlord regarding how rental price increases are calculated. Restricting rent increases from six months to twelve months may lead to higher rental increases and budgeting difficulties for tenants, but it does create better certainty around when increases will occur. <http://www.nzpif.org.nz/news/view/58167> - 11 August
A residential landlords group says there are good and bad aspects to the Green Party's proposed new legislation giving tenants more rights. <http://www.stuff.co.nz/business/money/83101489/landlords-give-partial-backing-to-green-partys-tenant-rights-bill> - 12 August

MAJOR BANKS NOT PASSING ON FULL OCR CUT

BNZ has now revealed its response to the -25 bps OCR cut that the Reserve Bank announced on Thursday. They are following ANZ's lead and only passing on -5 bps to their customers on a floating rate. This changes its rate to virtually the same as offered by Westpac, and almost 40 bps higher than the rate offered by Kiwibank. <http://www.interest.co.nz/news/83066/bnz-holds-almost-all-ocr-rate-reduction-citing-other-considerations-and-higher-capital> - 12 August

NZ POPULATION INCREASES BY 100,000 PEOPLE IN THE YEAR TO JUNE

New Zealand's population increased by nearly 100,000 people in the year to June, its biggest annual increase ever, with most of the rise coming from migration. Statistics New Zealand estimates this country's population grew by 97,300 in the year to June, taking the total population to an estimated 4,693,000. <http://www.interest.co.nz/property/83067/nzs-population-grows-fastest-rate-ever-year-june-back-surging-migration> - 12 August

See also <http://www.radionz.co.nz/news/on-the-inside/310752/the-political-risks-of-soaring-immigration> - 12 August

NZ BANKERS' ASSOCIATION IS CAUTIOUS ABOUT SOME RB PLANS

The New Zealand Bankers' Association (NZBA) "fully supports" the Reserve Bank's plans to beef up its restrictions on banks' high loan-to-value ratio (LVR) residential mortgage lending. However, the bank lobby group is much more cautious about the possibility of the prudential regulator introducing the additional macro-prudential tools of debt-to-income ratio limits and capital overlays.

<http://www.interest.co.nz/business/83052/nz-bankers-association-completes-about-face-weak-tool-low-welfare-gains-wary-rbnz> - 12 August

BANKS NEED MORE TIME TO MEET NEW RESTRICTIONS THAT APPLY TO INVESTOR LOANS

The Reserve Bank is deferring the start of the proposed changes to investor loan-to-value restrictions (LVRs) nationwide from 1 September to 1 October 2016, based on feedback from the banking industry from its recent consultation on the proposals. Deputy Governor, Grant Spencer, said: "Banks have indicated through their submissions that more time is required to enable them to meet the new restrictions that apply to investor loans nationwide, given the pipeline of loan pre-approvals made prior to our announcement in July.

<http://www.rbnz.govt.nz/news/2016/08/lvr-start-date-deferred-until-1-october-2016> - 12 August

ASB CEO NOT WORRIED ABOUT THE HOUSING MARKET

The economic indicators and ASB's economists suggest the housing market is not going to correct sharply, ASB CEO Barbara Chapman says <http://www.interest.co.nz/property/83027/economic-indicators-and-asbs-economists-suggest-housing-market-not-going-correct> - 12 August

See also http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11690855 – 10 August

IMPOSITION OF STRICTER LVR RESTRICTIONS HAS BEEN DEFERRED

In a surprise move the Reserve Bank has deferred implementing its stricter loan-to-value ratio (LVR) restriction on housing investors, with banks wanting more time to process backlogs of preapproved mortgage loans. The more stringent LVR announced in July, requiring all housing investors to have a minimum 40% deposit, was set to come into force on September 1, but that was yesterday pushed out to October 1. <https://www.odt.co.nz/business/surprise-rb-defers-strict-lvr-restriction> - 13 August

TENANTS NOT EXPECTED TO ABUSE NEW DAMAGE RULES

This article is a discussion of the effect of the Court of Appeal ruling in what has become known as the Osaki case. The Tenancy Tribunal has issued guidelines clarifying this decision and it is discussed by the CE of the Insurance Council, the Tenants Protection Society in Christchurch, Scotney Williams and a Wellington property manager

<http://www.stuff.co.nz/business/money/83035727/tenants-not-expected-to-abuse-new-damage-rules> - 14 August

The 2016 ANZ Residential Property Investment Survey

The 2016 ANZ Residential Property Investment Survey went live as of 8th August. It has been developed by the ANZ and the NZPIF.

The survey gauges the intentions and mood of residential property investors and is a valuable source of information to those within the industry, and to respondents from previous years.

If you complete this survey, we will email you the results and commentary PLUS you'll go into the draw to win one of ten \$500 cash prizes! The survey only takes about 10 minutes and closes at midnight on Sunday 28 August.*

The PIA with the highest percentage of members participating will also receive a cash prize of \$500. This prize is worth having so please encourage your members to click on this link and participate - <https://www.camorraonline.co.nz/R.aspx?a=3204&as=hk0Pt3qA2Z>

This information has also been sent out to members via the NZPIF email newsletter system (which you may also have received) but we know that many members do not have their email addresses on PIMMS. Your assistance to give information to these members is therefore appreciated.

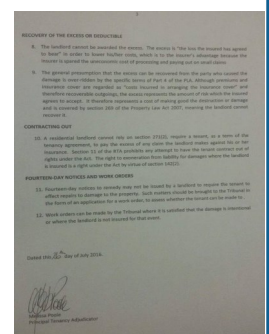
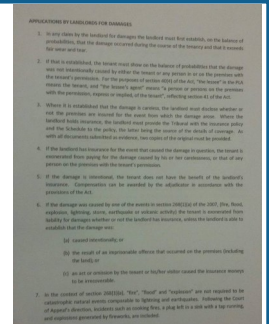
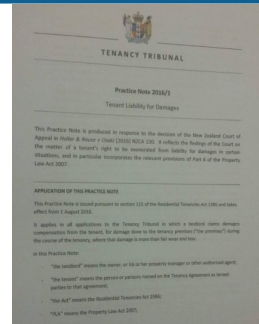
*You will be asked to give your name and contact details if you wish to go in the draw for one of these prizes but all other survey responses are anonymous.



Tenancy Tribunal Consultancy added 3 new photos.

1 August at 03:12 · 🌐

Practice Notice issued by the Principal Adjudicator Poole, in regards to Tenant liability for Damages. Landlords you need to check your insurance scheme for your investments. Ensure you are adhering to the policy, keep up to date with inspections etc.



Source:
Tenancy Tribunal Facebook page

<https://www.facebook.com/Tenancytribunal/posts/1780541462221271>



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ANZ Property Focus “DRINKS ON THE HOUSE”

SUMMARY

Our monthly Property Focus publication provides an independent appraisal of recent developments in the property market.

THE MONTH IN REVIEW

Tighter LVR restrictions have been signalled, and are effectively in place now. It's hard to go past the spirit of why they are needed given debt accumulation, New Zealand's balance sheet, and exuberance across asset prices. A further tightening in the availability of credit via macro-prudential policy looks inevitable. Key challenges will be to ensure a) it doesn't restrain housing supply; and b) it doesn't force lending into the shadow and unregulated banking sector. While the RBNZ is set to cut the OCR again, we doubt the full 25bps will be passed on. Credit growth is outpacing deposit growth, a partial by-product of lower interest rates. Any shortfall needs to either be funded offshore (which is more expensive) or by shifting relative pricing, which means competing more aggressively for deposits and slowing credit growth. Banks' cost of funds continues to rise. Deposit rates are now into the territory where further reductions would negatively impact already falling deposit growth rates. For money to be going out the door (lending), it needs to be coming in as well, and continued falls in deposit rates is incongruous with that. So we appear to be approaching a point where borrowers will not get the full benefit of OCR cuts, but depositors will not receive the full pain either, and in fact may benefit if competition heats up.

For the full report: <http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/>

If you are taking out a new loan with ANZ, don't forget to mention that you are taking up the NPIA - ANZ Partner Program Offer! NUMBER 200508 - YOU MUST ASK TO SEE MARK LOHENI OR KELVIN PYCROFT AND QUOTE THE ABOVE NUMBER & SHOW YOUR CURRENT NPIA MEMBERSHIP CARD OR YOU WILL NOT BE ELIGIBLE FOR THE PACKAGE!

PLEASE REMEMBER: FOR EVERY MORTGAGE OUR MEMBERS SIGN UP WITH ANZ PARTNERS PROGRAMME (I.E. PUTS IT THROUGH THE ANZ MOBILE MANAGER) NOT ONLY WILL YOU MOST LIKELY BE ABLE TO GET A BETTER DISCOUNT DEAL THAN THE CURRENT OFFER OF 0.2% OFF THE STD INTEREST RATE, BUT THE ASSOCIATION ALSO EARNS ANZ PARTNER'S REWARD CREDITS, THE MORE CREDITS THE MORE WE CAN PURCHASE FOR THE RUNNING OF THE ASSOCIATION OR FOR PRIZES AT EVENTS ETC.

This month's *Useful Links*

<http://propertyplussouthland.co.nz/> article library, latest issue and podcasts.

www.energise.co.nz Web design, Mobile Web Sites, SEO and Online Shops.

<http://www.smconveyancing.co.nz/fees.htm> Fixed Legal fees

<http://www.propertytalk.com/forum/forum.php> Excellent resource for Investors

<https://www.facebook.com/photo.php?v=10152526137047088>

Why Are Auckland house prices so high? Check APIA TV public postings on Facebook

<https://mail.google.com/mail/ca/u/1/#inbox/148523b541e59da7> NZPIF latest media releases

<http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/> for the latest ANZ Property Focus Report

<http://www.nzpif.org.nz/contents/tags/406/political+reports>

Latest political REPORTS: <http://www.nzpif.org.nz/news/view/56798>



Residential Property Management Consultant

Scotney Craeg Williams L.L.B.
7 Jackson Crescent, Martins Bay
RD 2, Warkworth 0982
09 4255969, 021831535
scotney@tenancypractice.co.nz

Tenancy Practice Service offers members a free short phone call for advice should you need it:

0800 483 626

scotney@tenancypractice.co.nz

If you need advice the short consult is provided by the association as a member benefit.

TPS also have very effective debt collection which also free provided you have the right clause in your agreements whereby the tenant agrees to all pays debt collection costs relative to the tenancy.

Every week of 2014, you can watch a short free training video relating to the Residential Tenancies Act 1986 and/or Amendment Act, by Scotney Williams:

MEMBER Benefits

ANZ Home Loan Discounts and Seminars

- Free Monthly Meetings and Network
- Free Monthly newsletter 10 issues
- Free Veda Advantage Membership
- Free NZ Property Investor Magazine 12 issues
- Central Government Lobbying
- Discounts on Seminar Registrations Free TINZ Membership
- Tax Deduction on membership fee Free listing in NPIA business directory
- Free copy of the Residential Tenancy Act on joining, plus a pack of tenancy forms from MBIE
- Free Tenancy Practice Service Short Consult
- Auckland Property Investors Assn TV video channel discounted subscription.
- Annual conference - Guest Speakers, Sponsor discount packs, Bus Tours & Networking
- CoreLogic discounted subscription for \$80 per month, usually \$250
<http://www.nzpif.org.nz/items/view/57578>
- NZPIF benefits, conference, book store, \$20 off Thermotech smoke detectors for sale.
- Networking through the new FB group

- Rebates and discounts from a range of **National (NZPIF) Sponsors, Partners and Discounters...**

Principal Sponsor: ANZ

Partners: Bunnings, Toshiba Heat Pumps, Infracomfort Infrared Heating, Carpet Court, Unovent., Metro Glass

Discounts: TINZ (Tenancy Information NZ), Veda Advantage, Guthrie Bowron / Dulux Stores, Placemakers, Mitre 10, Harvey Norman, Harvey Norman Commercial Division, Parmco Appliance, Resene.

...and Local (NPIA) Sponsors & Partners:

Dulux Trade, Noel Leeming Commercial, Hubands, Metro Glass, Jennian Homes, Harcourts Just Rentals, Henderson & Reeves Connell Rishworth Smartmove Conveyancing, i-Rentals Ltd *Property Management Systems.*

Your Membership to the Northland Property Investors Association is an investment in your Property Business. Ask at the next meeting. Members receive full access to great discounts on joining and renewing subscriptions.

Want to Join the Northland Property Investors Association ? You can link on this web site and use your credit card – <http://northland.nzpif.org.nz/registrations/join>

Please email: npiacontact@gmail.com

Contact Us

NPIA Committee

Michael Tasker	021 388 885	President
Julie Gordon	021 122 0033	Secretary/Treasurer
Gordon Lambeth	021 0337 607	Speakers
Craig Gordon		Committee Member
Dan Simperingham	027 696 3001	Committee Member
Dianne Simpson	021 173 6862	Subs/Newsletter
Hedley Evans	0274 738 216	Sponsors Manager
John Bond	09 438 0680	Committee Member
Tony Savage	021 393 230	Committee Member



Northland Property Investors Association

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NPIA Business Partnerships

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For more info
on all our NPIA
& NZPIF Sponsors
see Slide Show
shown at our
Meetings

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Your investment is in safe hands with Harcourts Just Rentals... Here's why:

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* Based on statistics from the October quarter 2015



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Contact: Ian Reeves LLB, Director

www.smconveyancing.co.nz

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A: 96 Bank Street,
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GOLD Level Sponsors

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Get a Smartvent Ventilation System with no money down on an operating lease over five years and reap the benefits of a healthy home for your tenants

- ✓ Keep your investment property dry
- ✓ Keeps your tenants healthy
- ✓ Protect your investment from mould and mildew

NPIA Special Winter Offer:

4 Outlet Smartvent Ventilation Systems installed from just
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Fujitsu 3.2kw Heat Pump (back to back within 3m) installed from just

\$1,738+GST

Rental Investors Finance Offer:

From less than \$2 a day you can finance this system on an operating lease over 60 months to treat your payments as a 100% tax deductible operating expense and avoid taking on any unnecessary debt.

To take advantage of one of these offers please contact Travis on:

p. 0800 482 263
a. 15 Kioreroa Road, Whangarei
e. travis@hubands.co.nz

www.hubands.co.nz



Northland Property Investors Association / Noel Leeming

Northland Property Investors Association and Noel Leeming Whangarei, Warkworth and Kerikeri have partnered to offer current financial members preferential pricing storewide.



Some of our nationally advertised specials may already be at lower prices than the Northland Property Investors preferential pricing offer. However, you will receive the best deal on the day for the product that you choose.

Pricing will be on a cost plus model

All pricing inquiries to be sent to Jas Scrooby – jas.scrooby@nlg.co.nz



26 The Warehouse Way, Northcote 0627 | PO Box 91046, Victoria Street West, Auckland 1142, New Zealand

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www.noelleeminggroup.com/commercial

NPIA Business Partnerships...

GOLD Level Sponsors...



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Open 8am to 5pm weekdays
P: 09 438 9399 E: wha@metrodirect.co.nz



METRO | Metro Direct is a division of Metro Performance Glass

Northland Property Investors Association Jennian Homes

Northland Property Investors Association and Jennian Homes Northland have partnered to offer current financial members preferential pricing.

Discounts only available to NPIA members. To receive your discount, you must show your current NPIA membership card upon first contacting Jennian Homes Northland and deal directly with Brett Yakas. Offer is only applicable to the Jennian Homes Northland Franchise.

Jennian Homes Northland
1 Selwyn Avenue, Whangarei
T 09 459 5408
E northland@jennian.co.nz

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NORTHLAND PROPERTY INVESTORS ASSOCIATION

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The Dulux Offer

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- Trade Representative: local on site assessment & paint specification for every **complete** Interior or Exterior re-paint
- Effective cost saving & beneficial paint product recommendations by your local Dulux Key Account Manager
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 - 30% discount to all NPIA members
 - Present a current NPIA membership card & quote Cash Account No. 128643

Contact: **Mana Mackie**, Trade Sales Representative **Mob:** 021 926 060
Email: mana.mackie@dulux.co.nz



Know of any other businesses keen to join NPIA? Have them contact us to find out about our...

NEW Corporate Membership Structure!

Contact Hedley Evans, Sponsors Manager, Mob: 0274 738 216, to discuss which option will best suit your business.