

Aotea Finance

Privacy Notice and Consent

I consent to the collection, use and disclosure of my personal information by Aotea Finance Limited, Aotea Finance (West Auckland) Limited, Aotea Finance (Manukau) Limited, Aotea Finance (Takanini) Limited and Aotea Finance (Panmure) Limited, as well as their employees and agents ("you" or "Aotea") for the following purposes:

- To process, assess and acknowledge any request for finance I have made with you now or in the future and to offer me further finance;
- Considering whether to grant credit to me and to assess my credit worthiness and financial position from time to time;
- Granting of credit to me and any other associated activity, managing, assessing or enforcing by you of any agreement and/or security I have with you;
- Verifying any personal information provided by me with third parties, including Government agencies. Where I have provided driver licence information, or details of my passport, this information may be disclosed to a credit reporting agency and verified with the NZ Transport Agency database or Department of Internal Affairs;
- Carrying out credit checks on me with a credit reporting agency, and obtaining information about me from a credit reporting agency relating to the provision of credit to me;
- Allowing credit reporting agencies to collect, hold, use and disclose to others credit information about me (including account information, repayment history (including whether payments are made on time) and default information);
- Debt recovery, including appointing an agent to collect any outstanding debts and listing defaults with a credit reporting agency;
- Checking the Ministry of Justice fines database for any overdue fines I may have. This will require disclosure of my personal information to the Ministry of Justice. This check may be carried out by a credit reporting agency, which will require the search results to be disclosed to the credit reporting agency;
- Providing me with marketing or promotional material, whether in relation to you or a third party, which you consider may be of interest to me;
- Verifying my identity and carrying out any checks on me required for you to comply with your obligations under applicable law, including the Anti-Money Laundering and Countering Financing Terrorism Act 2009; and
- Making contact with me through, and obtaining information from, social media internet sites including "Facebook" and "Twitter".

I authorise you to share my personal information with any person or organisation (including those listed below) that you may require for any of the above purposes. In addition, I specifically authorise the following persons/organisations to provide to you any of my personal information

that you require for the above purposes (including name, address, telephone number, income, assets and liabilities):

- Trade and/or personal creditors.
- Any finance company.
- Any insurer.
- Any trading bank.
- Any Government agency including Work and Income New Zealand (WINZ), Inland Revenue Department, Ministry of Justice (including for making fines status queries about me), Kāinga Ora, Immigration New Zealand, NZ Transport Agency (Motor Vehicle Register), Ministry of Business, Innovation and Employment (PPSR), New Zealand Customs Service, Department of Corrections and Department of Internal Affairs.
- Any other borrower or guarantor who is a party to any agreement(s) I have with you.
- Credit reporting agencies.
- Debt collection agencies.
- My current or previous employer, landlord (or their real estate or other agent), contacts provided to you in my application, and any other agencies that may hold information about me, such as budgeting services or legal advisors.
- Any public register.

I understand that any credit reporting agency to whom you may disclose my personal information (including my account information, repayment history and default information) may hold that information on their credit reporting database and use that information for the purpose of providing credit reporting services or for any other lawful purpose, and may disclose that information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose. I also understand that I may access and correct the information held by the named credit reporting agencies by writing to:

- Equifax at Private Bag 92156, Victoria Street, Auckland; or
- Centrix at PO Box 62512 Greenlane Auckland 1546; or
- illion at PO Box 9589 Newmarket Auckland 1031.

I understand that if I have provided driver licence information and/or details of my passport that the provision of this information was voluntary by me as a form of acceptable identification (unless you advises otherwise).

I understand that my personal information may be collected, used and disclosed by you in accordance with this Privacy Notice and Consent without you further consulting me.

I acknowledge and understand that:

- If personal information you request from or about me is not provided, you may not be able to provide the requested services.
- Under the Privacy Act 2020, I have the right to access, and request correction of, personal information you holds about me. I may also request details of the organisations to whom you have disclosed personal information about me to.

- This authority may be relied upon by you and by any party to whom enquiries are made in terms of this acknowledgement and consent until the later of either:
 - 24 months after any application I have made for finance from Aotea; or
 - 24 months after I have fully repaid my indebtedness to Aotea.

- To the extent I have consented (or not) to marketing and promotional electronic messages from you, that is independent to, and does not apply to, any electronic notices, communications or disclosures made, given or sent by Aotea to me under or in connection with any loan, guarantee or consumer credit contract with, or in favour of, Aotea, and entered (or to be entered into) by me.