

Aotea Finance

Personal Information - Consents

I consent to the collection, use and disclosure of my personal information by Aotea Finance Ltd, Aotea Finance (West Auckland), Aotea Finance (Manukau) Ltd, Aotea Finance (Takanini) Ltd and Aotea Finance (Panmure) Ltd, its employees and agents ("Aotea") for the following purposes:

- Granting of credit to me and any other associated activity;
- Verifying any personal information provided by me with third parties, including Government agencies. Where I have provided driver licence information, this information may be disclosed to a credit reporting agency and verified with the NZ Transport

Authority database.

- Carrying out credit checks on me with a credit reporting agency.
- Obtaining information about me from a credit reporting agency relating to the provision of credit to me.
- 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 being disclosed to the credit reporting agency.

I authorise any person to provide Aotea with my personal information that Aotea may require for any of these purposes. In addition I specifically authorise and request the following to provide to Aotea my personal information (including names, address, telephone number, income, assets and liabilities):

- Trade and/or personal creditors
- Any finance company
- Any trading bank
- Any Government agency including Work and Income New Zealand (WINZ), Inland Revenue Department, Ministry of Justice, Housing New Zealand, Immigration Department, NZ Transport Authority (Motor Vehicle Register) and Ministry of Business, Innovation and Employment (PPSR)

I understand that any credit reporting agency to whom you may disclose my personal 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 understand that if I have provided driver licence information that the provision of this information was voluntary (unless Aotea advises otherwise). I understand that my personal information may

be collected, used and disclosed by Aotea without my knowledge and without consultation with me.

Aotea may also use its irrevocable power of attorney to obtain information about me and that for the purposes of obtaining information I have appointed Aotea as my agent.