

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 ("Aotea") for the following purposes:

- Considering whether to grant credit to me.
- 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 Agency 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 to be disclosed to the credit reporting agency.
- Providing me with marketing or promotional material, whether in relation to Aotea or a third party, which Aotea considers may be of interest to me.
- Carrying out any checks on me required for Aotea to comply with its obligations under applicable law, including the Anti-Money Laundering and Countering Financing Terrorism Act 2009.

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

Transport Agency (Motor Vehicle Register), Ministry of Business, Innovation and Employment (PPSR), New Zealand Customs Service and Department of Corrections.

- Any other borrower or guarantor who is a party to any agreement(s) you have with Aotea.
- Credit reporting agencies.
- Debt collection agencies.
- My employer.

I understand that any credit reporting agency to whom Aotea 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 by me as a form of acceptable identification (unless Aotea advises otherwise). I understand that my personal information may be collected, used and disclosed by Aotea in accordance with this Privacy Notice and Consent without Aotea further consulting me.

I acknowledge and understand that:

- If personal information Aotea requests from or about me is not provided, Aotea 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 Aotea holds about me. I may also request details of the organisations to whom Aotea has disclosed personal information about me to.

Please tick one:

Yes, I consent to receiving marketing and promotional electronic messages from Aotea in the future.

No, I do not wish to receive any marketing or promotional electronic messages from Aotea in the future.

If neither of the boxes are ticked, Aotea may assume that I want to receive marketing and promotional material electronic messages until such time as I notify Aotea otherwise.

I acknowledge that the above consent 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.