

Privacy Act 1993

Pursuant to the Privacy Act 1993:

I understand that there is no obligation to provide personal information but failure to do so may prejudice my chance of obtaining finance.

I agree that 1Loan may undertake a fines-check with the Ministry of Justice and this check may be carried out by a credit reporting agency on 1Loan's behalf.

I agree that 1Loan may undertake a Drivers licence verification check with the NZTA and this check may be carried out by a credit reporting agency on 1Loan's behalf.

I agree that 1Loan may make all the necessary enquiries and collect from credit reporting agencies, credit providers, accountants, my employer(s), relatives, any car dealer or any other agent with whom I am dealing with, government departments or other person(s) such personal, financial and commercial information and references about me as is necessary for the purpose of considering any loan application.

I agree that you may produce this authority (or a copy thereof) to such parties for the purpose of collecting such information.

I acknowledge that if 1Loan makes enquiries with credit reporting agencies, those agencies may hold my/our information on their credit reporting databases and may use that information for credit reporting purposes and disclose the information to its subscribers.

I acknowledge that if 1Loan provides finance requested, 1Loan:

- will keep the personal information during the period the finance is provided and for the statutory term after repayment of all credit provided by 1Loan;
- may collect and monitor personal information about me/us as necessary for the administration and protection of such credit (including without limitation utilizing any credit reporters' monitoring services to receive updates if the information held about me changes)
- may lodge default information with credit reporting agencies/companies who may hold the information on their systems and disclose it to authorised users of the credit reporter's services;
- may disclose to any credit provider named in a credit report relating to me/us information about my credit worthiness and credit history;
- may provide the information to a third party employed by 1Loan to assist in enforcement of any agreement between us;
- may use this information and all other personal information held about me/us now or in future to offer me further finance, to consider any future application for finance from me/us, and to market goods and services provided by 1Loan and its assigned or related companies;
- may provide the information to brokers and insurers providing services incidental to my/our contract(s);
- may contact any type of professional body including other finance companies and/or budget advisors with which I have had previous dealings or appear to have had previous dealings;
- may contact any government departments including, but not limited to, Land Information NZ, Housing NZ, NZ Government Immigration Service, Department of Corrections, Work and Income NZ, Ministry of Social Development, Insolvency Trustee Service and Land Transport Safety Authority for the purposes of seeking information about me/us in the course of taking lawful recovery action;

Where the personal information may readily be retrieved, I shall have access to it, the right to request correction and the right to be notified of action taken in response to any such request, subject to payment of reasonable charges.

I hereby certify to 1Loan that the information set out in this application is a true, full and accurate declaration. We acknowledge that 1Loan retains a copy of all originating documents as far as it is required by law.