

Branded Financial Services

Privacy Act Authorisation

1. The Avanti Group which is defined as Avanti Finance Limited, GetCapital New Zealand Limited and Branded Financial Services (NZ) Limited (hereinafter referred to as “we” and “us”) need to collect private information from you, from others and share your information with others to:

- a) assess your application for credit both now and in the future;
- b) help us administer any loan and/or security you have with us;
- c) enforce or defend our rights or collect any money owed by you;
- d) offer a service or market a product to you that is either our product or a product that we market or administer;
- e) meet our internal operational requirements, such as for credit and risk management, system or product development and planning, insurance, audit and administrative purposes; and
- f) facilitate the transfer or assignment of our rights.

2. By signing this authority, each of you and if there is more than one of you, all of you consent and authorise us and any referring broker, motor vehicle dealer or other introducer to:

(Note: if you do not consent your application will not be able to be considered by us.)

- a) Provide your personal information to a credit reporter, including Equifax New Zealand Information Services and Solutions Limited or Illion, for identity verification (including under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009), credit reporting (including account information for comprehensive credit reporting), monitoring services, or lodging a default on your credit file both now and in the future.
- b) Obtain information from, or provide personal information to, the Ministry of Justice to find out whether you have any outstanding fines.
- c) Obtain and access your driver licence record using NZTA’s Driver Check service both now and, in the future, including receiving notifications from Driver Check if information about your driver licence changes.
- d) Share your driver licence information with a credit reporter and/or the Ministry of Justice. Disclosure of your driver licence number to a credit reporter or the Ministry of Justice is voluntary so you can ask us not to disclose it in writing when you complete this authorisation.
- e) Disclose any personal information to any third party that provides services to us (including but not limited to any bank, government department or agency, law firm, other professional, debt collection agency, technology service provider, market research firm and insurer) or disclose personal information to any potential assignee,

transferee or other person whom we anticipate entering into contractual relations in connection with this loan, any third party who has or may have a financial interest in this loan who has agreed to only collect, hold, use, and share your personal information for the purposes for which it has been given to them.

- f) Disclose and receive your personal information, including but not limited to details of this loan, any associated loan application, any financial dealings you may have with us, your contact details, the place where you work, details of your income and any convictions you may have, with any entity in the Avanti Group, GetCapital Pty Limited, Branded Financial Services Pty Limited and the organisations set out in this clause, in relation to the purposes described in clause 1. You have a right to ask us not to use your personal information for the purpose of marketing or offering a service to you.

3. You have the right to know the agencies that may hold your personal information and a right to correct it if it is wrong. Generally, we hold your personal information in New Zealand. It may be held on our behalf by service providers (including cloud-based storage providers in New Zealand and overseas). The addresses of agencies that may hold your personal information are:

Avanti Finance Limited, GetCapital Limited, Branded Financial Services (NZ) Limited Private Bag 11917, Ellerslie, Auckland

Equifax New Zealand Information Services and Solutions Limited, P O Box 912012, Victoria St West, Auckland 1142

Illion, P O Box 9589, Newmarket, Auckland 1031

Branded Financial Services Pty Limited, 2A Hill Road, Lidcombe NSW 2141, Australia

Electronic Communications

4. You consent to us communicating with you electronically with respect to your application and/or loan. You also consent to us sending you marketing material (including targeted marketing) and/or messages electronically or otherwise, even after you have repaid your loan in full. You acknowledge and consent to any telephone calls to and from us being recorded and held for the purposes set out in this authority.

Declaration

5. You declare and certify that you have read and understood this authorisation and the loan documentation, the information provided is true and correct in all respects, you are not an undischarged bankrupt and you are no less than 18 years of age and that you have disclosed any other names that you are currently known as and you aware that if you have deliberately provided false information in this application you could face fraud or dishonesty charges in a Court.

Signed by the Borrowers: _____	Date: _____ / _____ / _____
Signed by the Guarantors: _____	Date: _____ / _____ / _____