

## **PRIVACY DISCLOSURE STATEMENT & CONSENT**

By agreeing to and/or signing this consent, you agree that we can, collect, use, disclose and exchange credit and personal information about you for the purposes outlined in this consent or our Privacy Policy, in accordance with the Privacy Act 1993 ("**Privacy Act**") and the Credit Reporting Privacy Code 2004 ("**Privacy Code**") or otherwise with your permission.

References in this consent to "CCFS", "we", "our" are to Credit Corp Financial Solutions Pty Limited, a New Zealand incorporated company. CCFS is part of the Credit Corp Group which comprises Credit Corp Group Limited (an Australian incorporated company) and its subsidiaries ("**Credit Corp Group**").

### **Your consent to collection and use of your information**

We collect credit and personal and credit information about you in order to:

- assess your application for consumer credit, including your ability to repay the amount of credit and other debts;
- check information about your identity;
- administer your credit contract, including providing you with consumer credit assist you to manage your consumer credit and other debts;
- collect any amounts you owe us or any company in the Credit Corp Group, including taking enforcement action;
- exercise our rights and fulfil our obligations under your credit contract or under any applicable law
- manage or better service your future needs; and
- provide you, electronically or by other means, with offers or information of other goods or services we, any other company in the Credit Corp Group or selected third parties, may be able to provide to you, that we think may be of interest to you, unless you specifically request that we not do so.

We require the information we collect from you to assess your credit application and to manage you credit contract. If you do not provide the information sought we may be unable to process your application, or we may be limited in the other services we can offer you.

### **Your consent to disclosure of your information**

For the purposes set out above, we may disclose personal and credit information about you to:

- other companies in the Credit Corp Group (including to companies and employees outside New Zealand);
- credit reporting and identity verification agencies (as detailed further below), including your name, address, date of birth and other personal identifiers for the purposes of identity verification

against the information contained in your credit file. Should you not agree to have your identity verified by these means, please contact us so that we can discuss other options with you;

- any person providing us with guarantees or security in connection with your credit contract and any lender named in your credit report or your credit application;
- insurers ;
- third parties which provide CCFS or the Credit Corp Group with services, such as securitisation providers, contractors, agents (including debt collection agents), printers, mail-houses, lawyers, document custodians and computer systems consultants and providers; and
- government agencies or regulators, or anyone else who has rights under your credit contract or any other agreement that you have entered into with a company in the Credit Corp Group or that we are legally required to share your information with, any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your credit contract.

### **Agreement regarding credit reporting agencies**

As appropriate, we may:

1. notify a credit reporting agency that you as an individual have applied for credit with CCFS, the amount of the credit required and that we are your current credit provider;
2. provide your identification details to the credit reporting body;
3. exchange your credit information with the credit reporting body and any lender named in your credit report or in your application; and
4. obtain information about your commercial activities, or commercial credit worthiness, where relevant, from a credit reporting agency.

Credit reporting agencies may retain information that we provide them about you (including default information) and use it to provide their credit reporting services.

In addition to the above, we may notify a credit reporting agency, if any of the following circumstances arise:

1. you have applied for credit with CCFS and we are your current credit provider;
2. your loan repayments are overdue by more than 60 days and collection action has started, or that any such reported repayments are no longer overdue; or
3. in our opinion, you have committed a serious credit infringement (e.g. acted fraudulently or shown an intention not to comply with credit obligations).

### **Your rights to access and request correction of information that we hold about you**

You have the right to access and request correction of any personal information that we hold about you by contacting our Privacy Officer at the details below and in our Privacy Policy.

## **Our Privacy Policy**

Our Privacy Policy is available on our website at [www.walletwizard.co.nz/privacy-policy](http://www.walletwizard.co.nz/privacy-policy). You can also request a copy of our Privacy Policy by contacting our Privacy Officer by phone on **0800 354 780** or by email at [customercare@walletwizard.co.nz](mailto:customercare@walletwizard.co.nz).

Our Privacy Policy also contains further details about our collection, use and exchange of credit and personal information, including:

- how you can make a request to our Privacy Officer to access and/or correct information that we hold about you;
- how you can make a complaint to our Privacy Officer if you believe there has been a breach of privacy in relation to your personal information;
- the contact details of the credit reporting bodies that we may disclose information to; and
- the type of personal and credit information that we collect and how we may use it.

We can change our Privacy Policy from time to time to reflect changes in the law, and also our business needs as long as the changes do not disadvantage you.

## **Information about other people**

If you provide us with any information about any other person, you confirm that you have obtained the authorisation of the individual concerned to the disclosure of their personal information to us for the purposes set out above and you have advised such persons of their rights to access and request correction of their personal information in accordance with our Privacy Policy.