













PRIVACY CONSENT AND DISCLOSURE AUTHORITY

TO: **European Financial Services Limited and/or Euro Rate Leasing Limited** and includes any assignee

"I", "my" and "me" means each of the persons named as a Customer and Guarantor (if any) in an agreement with European Financial Services Limited and/or Euro Rate Leasing and named below.

"Entity" includes any bank, financial institution, credit reporter, government department (e.g. the Ministry of Justice) or government agency (e.g. the NZ Transport Agency), insurance company, employer, or any other person or entity.

1. I agree this Authority relates to personal information ("Personal Information") about me which I or any Entity provides to you and my motor vehicle dealer, if applicable.

2. My Personal Information may be used by you:

- To verify my identity as may be required by the Anti-Money Laundering and Countering Financing of Terrorism laws.
- For the management, assessment, protection, enforcement by you of any agreement you have with me and any security interest granted by me in your favour, including insurance details in relation to any property secured in your favour.
- To check my credit defaults and payment history.
- For marketing purposes.
- To obtain credit reports and information of any unpaid fines.
- Any other related purpose.

3. I authorise you and my motor vehicle dealer to:

- Exchange Personal Information about me.
- Make enquiries, disclose and obtain my Personal Information to and from any Entity for the purposes listed in paragraph 2 (except for marketing purposes) and hold my Personal Information. I also authorise the provision of my Personal Information by any Entity to you and/or my motor vehicle dealer for any of those purposes.
- Disclose my Personal Information to any of your related companies, for promotional and marketing purposes and to anyone else with whom you wish to do joint marketing programmes with.
- Send me promotional and marketing information.

4. I understand that all information you provide to any credit reporter (such as Veda Advantage (NZ) Limited and Dun & Bradstreet (New Zealand) Limited) including information on any default by me will be held by the credit reporter for its credit reporting service and the credit reporter may give such information to its customers who use its service.

5. I understand that I may access and ask for correction of my Personal Information held by you and my motor vehicle dealer.

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Signed

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