

## PRIVACY CONSENT AND DISCLOSURE AUTHORITY

TO: *European Financial Services Limited and/or Euro Rate Leasing Limited (and its successors and assigns)*

I, "my" and "me" means each of the persons named as a Customer (being an individual) and Guarantor (if any) named below.

"Entity" includes any bank, financial institution, credit reporting agency, government department (such as the Ministry of Justice) or government agency (such as the NZ Transport Agency), insurance company, employer, my motor vehicle dealerships named in any credit application with you (whether now and in the future) or any other person or entity to enable us to collect, use and disclose your Personal information for the purposes below.

"Personal Information" means information about me which includes information that I give you or that you collect from any other Entity.

1. I (each of the persons named below) **consent** to you collecting, using and disclosing my Personal Information for the following purposes:

- To verify any Personal Information.
- To verify my identity as may be required by the Anti-Money Laundering and Countering Financing of Terrorism laws and other verification checks including through the Department of Internal Affairs; New Zealand Transport Agency; Iliion New Zealand Limited; Equifax New Zealand Information Services and Solutions Limited; Centrix Group Limited; and Aply Limited and the just mentioned entities related bodies corporate; their third party service providers (including Green ID Limited) and their third party systems and I further **consent** to the entities just mentioned collecting, holding, using and disclosing my personal information for identity verification purposes.
- For the management, assessment, protection, enforcement by you relating to any application for finance (where applicable) and agreement you have from/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 from your credit reporting agencies (including any updates) and information of any unpaid fines.

2. **If I am named as a Customer, I authorise** you to share all my credit information relevant to any credit I obtain from you with any credit reporting agency. This information includes (amongst other things) the type of credit I have with you, the amount of credit and my repayment history information (including default information) in relation to my credit account(s). **I understand and agree** that credit reporting agencies may use this information to update their credit reporting database, and disclose that information to their own customers who use their service for the purposes of credit checking, debt collection, identity verification or for any other lawful purpose.

3. **If I am named as a Guarantor, and I am a Guarantor of a credit agreement you have with an individual customer, I authorise** you to share all my credit information relevant to any credit the customer obtains from you with any credit reporting agency. This information includes (amongst other things) the type and amount of credit, repayment history information (including default information and default information about me as guarantor) in relation to the customer's credit account(s). **I understand and agree** that credit reporting agencies may use this information to update their credit reporting database, and disclose that information to their own customers who use their service for the purposes of credit checking, debt collection, identity verification or for any other lawful purpose.

4. **If I am named as a Guarantor, and I am a Guarantor of a credit agreement you have with a non-individual customer, I authorise** you to share information relating to any default by me as a guarantor of the customer in relation to the customer's credit account(s). This includes details of the default, **type of credit, amount in default and the total amount owing; the status of the default including details of any referral to a debt collector and details of any settlement of an amount in default.** **I understand and agree** that credit reporting agencies may use this information to update their credit reporting database, and disclose that information to their own customers who use their service for the purposes of credit checking, debt collection, identity verification or for any other lawful purpose.

5. **I authorise** you and my dealership (named in any of my credit applications with you ) to:

- Exchange Personal Information about me.
- Make enquiries, disclose and obtain my Personal Information from/to any relevant Entity for the purposes listed in paragraph 1 (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 dealerships 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.

6. **I understand** that I am under no obligation to provide you with my driver's licence or passport information and I do so voluntarily. **I understand** my driver's licence or passport information may be used for one or more of the purposes listed in paragraph 1.

7. **I understand** that I may access my Personal Information held by you and any of my dealerships referred to in paragraph 5 and ask for correction of that information in accordance with the Privacy Act 2020. I also understand that I can at any time ask you, your related companies and the dealerships to stop sending me promotional and marketing information.