

Important Privacy Notice



This Important Privacy Notice governs the collection, use and disclosure of your personal information by The Lending People Limited (hereafter referred to as “TLP”) and has been prepared in accordance with our obligations and your rights set out in the New Zealand Privacy Act 1993 (Act) and applicable codes under the Act.

ACKNOWLEDGEMENT:

I/We understand there is no obligation to provide personal information, including driver licence details, but if I/We fail to supply any information requested, or do not agree to any of the disclosures detailed in this acknowledgement, my/our application may not be accepted. I/We certify that all information contained in this application is true and correct, and where applicable, I have the permission of my spouse/partner to disclose his/her personal information.

I/We authorise TLP to make all necessary enquiries and receive information concerning my/our credit rating, any outstanding fines, residence, employment and my/our identity from other credit providers, credit reporters, identity verification service entities, government agencies, employer, accountant, or other named persons, and where applicable, to obtain such information relating to my/our driver licence(s) from NZ Transport Agency as is authorised by the Land Transport Act 1998, for the purpose of considering this application. I/we agree that this authority may be provided to such parties for these purposes. I/We agree that my personal information may be shared with NZ Post, or any other entity employed by TLP, for the purpose of verifying my/our identity.

I/We understand that TLP will give my/our personal information to credit reporters and that those credit reporters may hold the information on their systems and disclose it to authorised users of the credit reporters' services. I/we also understand that information about my creditworthiness and credit history may be disclosed to any credit provider named in a credit report relating to me/us.

I/We acknowledge that if TLP provides finance it may collect and monitor such personal information about me/us as is necessary for the administration and protection of such credit (including without limitation utilising any credit reporters monitoring services to receive updates if the information held about me/us changes), and may disclose repayment history information, details relating to my/our account, and any payment default information to credit reporters which may hold the information on their systems and disclose it to authorised uses of the credit reporters services. TLP may also (if necessary) disclose my/our personal information to fraud reporting agencies and to any person TLP may appoint to assist in enforcement of any agreement between TLP and me/us.

I/We agree that where I/we have requested insurance cover through TLP, TLP may disclose such personal information to Provident Insurance Corporation Limited or any other insurer as is necessary to enable those companies to consider that request.

I/We authorise TLP and all its related entities to share and use all personal information held about me/us now or in the future to offer me/us further finance, to consider any future application of finance from me/us, and to offer or provide me/us with details of other products and services from time to time. The personal information will be held at the offices of TLP. Where the personal information may readily be retrieved, I/we shall have access to it and the right to request correction.

I/We agree that TLP may communicate with me/us via mail, email or telephone (including SMS/MMS) for all purposes but understand that there may be security risks relating to the electronic transmission of information, and that TLP cannot guarantee confidentiality. If my/our application is approved, I/we consent to all disclosure documents required for the purposes of the Credit Contracts and Consumer Finance Act 2003 being sent either by mail or in electronic form.

I/We authorise TLP to disclose all personal information held about me/us now or in the future to any third party who has or may have in the future a financial interest in my/our loan including but not limited to Financial Holdings Limited, Private Bag 11512, Ellerslie, Auckland 1542 and Credit Union South (trading as NZCU South), PO Box 6294, Dunedin North, Dunedin 9059.

Third Party Loan Origination

I/we hereby authorise TLP to accept any loan application received from any Registered Motor Vehicle Dealership for the purposes of a Car Loan or Property Management Agency for the purposes of a MoveSMART Loan made in my/our name and to rely on such application, with no need for further enquiry as to whether the application was made by me/us. I/we authorise TLP to communicate with the Registered Motor Vehicle Dealership or Property Management Agency directly about my/our application and to rely upon the correctness of the content of any such application or information provided on my/our behalf by the Registered Motor Vehicle Dealership or Property Management Agency.

I/we understand the Registered Motor Vehicle Dealership or Property Management Agency may receive a commission from TLP for the referral and settlement of my/our personal loan application.

Disclosure Statement

In accordance with the Financial Advisers Act 2008, TLP are required to provide you with disclosure of specific information e.g. their contact details, fees and dispute resolution arrangements etc. A copy of this Disclosure Statement is available on our website www.thelendingpeople.co.nz/disclosure-statement.

