



PRIVACY ACT ACKNOWLEDGEMENT

1. **I (being the person named below) understand** that all personal information (“personal information”) Fair City Finance (a division of Instant Finance Limited), (“you”) holds about me, whether now or in the future, will be used for any or all of the following purposes:
- to process assess and acknowledge any request for finance I have made with you now or in the future;
 - for the management, assessment or enforcement by you of any agreement and/or security I have with you;
 - to assess my credit worthiness and financial position from time to time;
 - to verify my identity as may be required from time to time by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and regulations (“AML laws”);
 - to collect any outstanding debt from me;
 - to offer me further finance;
 - to allow credit reporting agencies to collect, hold, use and disclose to others credit information about me (including account information, repayment history (including whether payments are made on time) and default information); and
 - to inform me periodically about your products and services and the products and services of your associated companies, or undertaking market research related to those or future products and services which you believe may be of interest to me or to the benefit of your customers.

2. **I authorise you (for any of the purposes listed above) to:**
 Make enquiries about me from, disclose personal information to, and/or obtain any information about me that you consider necessary from any third party. In this regard I authorise any such third party to provide to you information about me that you consider necessary for such purposes. In particular the inquiries you may make of third parties that I authorise include making inquiries such as:
- from Government departments including but not limited to:
 - Work and Income New Zealand (WINZ);
 - Ministry of Justice;
 - Dept of Corrections;
 - Customs Service New Zealand (Customs);
 - Inland Revenue Department (IRD);
 - NZ Transport Agency (NZTA/Motochek)
 - Kāinga Ora Homes and Communities;
 - from my current or previous employer, landlord (or their real estate or other agent), contacts provided to you in my application, and any other agencies that may hold information about me, such as budgeting services or legal advisors;
 - from my bank, or from any person to whom I have given access to my bank account information for purposes such as assisting me to apply for credit;
 - accessing name and address or other information about me from NZTA or from any public register including the Register of Drivers Licences and the Motor Vehicle Register, and doing so even if I have previously advised the Motor Vehicle Register or other register that I did not want information held by it to be disclosed;
 - making fines status queries about me from the Ministry of Justice. Where I have provided you with driver licence information for that purpose, I have done so voluntarily and understand that I am not obliged to do so.
 - obtaining from Equifax New Zealand Information Services and Solutions Limited (previously Veda) (“Equifax”), Centrix Group Limited (“Centrix”) and/or illion or any other credit reporting agency any information which it holds and which may assist you in assessing my creditworthiness or in verifying my identity as may be required by the AML laws;
 - making contact with me through, and obtaining information from, social media internet sites including “Facebook” and “Twitter”;
- You may disclose information about me to your insurers, potential assignees, credit rating and credit reporting agencies including disclosing account information, repayment history and default information to any credit reporting agency.
 I agree that if in your opinion information held by you about me suggests possible fraudulent or dishonest behaviour, you may disclose it to law enforcement agencies, to your agents, and to other credit providers or credit reporting agencies.

3. **I understand that** I have the right to access and correct personal information held by you by contacting you.
4. **I understand** that all information you provide to credit reporting agencies such as Equifax, Centrix or illion (including my account information, repayment history and default information) will be held by them for their credit reporting service, information services or for any other purpose permitted by law. These agencies may give such information to their customers who use their services, including to make credit decisions about me, or to verify my identity as required by the AML laws. I also understand that I may access and correct the information held by the named credit reporting agencies by writing to:
- Equifax at Private Bag 92156, Victoria Street, Auckland; or
 - Centrix at PO Box 62512 Greenlane Auckland 1546; or
 - illion at PO Box 9589 Newmarket Auckland 1031.
5. **I understand** that this authority may be relied upon by Fair City Finance and by any party to whom enquiries are made in terms of this acknowledgement until the later of either:
- 24 months after any application I have made for finance from Fair City Finance; or
 - 24 months after I have fully repaid my indebtedness to Fair City Finance.

Full Name:	Date of Birth:.....	Customer No:.....
Signature:	Dated:.....	
Witness:	Name:.....	Address:.....