

Privacy Statement

Dealer Finance Limited and its related companies ("**we**", "**us**" or "**our**") are committed to being open and transparent about how we manage your personal information. We respect your privacy and personal information and are committed to upholding the Privacy Principles found in the Privacy Act 1993. You should read this Privacy Statement carefully, and if you have any questions please get in contact with us. In this Privacy Statement "**you**" includes a guarantor.

This Privacy Statement explains how we may collect your personal information and in what situations we may use it. It applies to personal information held about individuals and not to information we hold about companies and other organisations.

Agreement

By accessing our website and/or entering into a contract(s) with us you agree, and irrevocably authorise us, to collect and use your personal information in accordance with the Privacy Act 1993 and this Privacy Statement. You also authorise any other person or company to give to us such information as we may require relating to the credit we are considering providing you or have provided you.

What do we collect?

Information that is reasonably required about you for the provision of our services.

Where do we collect the information from?

Any source, including but not limited to:

- you;
- credit reporting agencies;
- former and/or current employers; and
- former and current credit providers.

What do we use your information for?

- Assessing your current and on-going credit history or worthiness;
- Checking information about your identification;
- Allowing us to comply with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009;
- Administering, financing, insuring and enforcing our contract(s);
- Maintaining the integrity and effectiveness of our credit records and those of credit reporting agencies;
- Collecting, compiling and/or reviewing information, including both positive and negative information about your credit history such as information about your credit repayment record;
- Exercising our rights and fulfilling our obligations under any contract(s);
- Any and all communications with you; and
- Marketing goods and services provided by us.

Who may we send information to?

We only provide your information to third parties in situations where the disclosure is necessary for administering, financing, insuring and enforcing our contract. Possible third party disclosures include:

- Brokers;
- Any person (including a dealer) that you purchased a vehicle or other asset from;
- Any person we may assign your loan to;
- Identity verification agencies;
- Companies related to shareholders of us;
- Credit reporting agencies;
- Insurers;
- Any public advertisement such as in a newspaper or online media were we publish your name together with details of the vehicle or other asset that we have financed and the fact that we are seeking repossession or recovery of the vehicle or other asset;
- Any person providing services to DFL in connection with your default under a contract(s), including our advisers and debt collection agents; and
- Any person we are legally required to share your information with.

How can you access your information?

You have the right to access and request the correction of personal information held by us. We may require you to pay a reasonable charge in respect of any such requests. Any such requests can be made to admin@dfi.co.nz

Protection of your information

We will take reasonable steps to protect and keep your personal information secure.

Additional Services

We may disclose your personal information to other agencies approved by us for market research and in relation to the offer of additional credit facilities. We understand that you may not wish to receive these additional products and services, and if that is the case, please let us know.

Updates to this Privacy Statement

We may change this Privacy Statement from time to time. Although we intend to observe this Privacy Statement at all times, it is not legally binding on us in any way. From time to time we may regard it as necessary or desirable to act outside this Privacy Statement. We may do so, subject only to any other applicable contractual rights and any statutory rights you have under the Privacy Act 1993 or other relevant legislation.

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