

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 2020. 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 2020 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. We may collect various types of personal information about you, including your name, age, gender, address, contact details (including, phone numbers and email addresses), image, biometric data and financial information (including, payment information).

Where do we collect the information from?

We may collect personal information about you directly from you, or from third parties. Information may be collected from third parties (including our third party affiliates or partner companies and from marketing or advertising companies) who may provide us with such information as a part of their relationship with us. We may combine this information with other information that we hold.

For clarity our sources of information include but are not limited to:

- You;
- Credit reporting agencies;
- Former and/or current employers;
- Former and current credit providers;
- Identification service providers; and
- Government agencies.

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.

Email and Text Communication

We are committed to complying with the Unsolicited Electronic Messages Act 2007. By subscribing to emails and/or text communications, or otherwise providing your email address and/or mobile number, you consent to receiving emails and/or texts (as the case may be) which promote and market our products and services, or the products and services of others, from time to time. You can unsubscribe from our email communications and/or text communications at any time by clicking the "Unsubscribe" link in any promotional or marketing email or text received or by emailing admin@dfi.co.nz. Once you have unsubscribed from the email or text communications, you will be removed from the corresponding marketing list as soon as is reasonably practicable.

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 or for any purpose permitted by law, and for any other use associated with such purposes or which you may authorise. 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;
- Third parties for the purposes of fraud prevention, identity verification, and any other purposes relevant to those purposes – those third parties may retain information and use it for identity verification and fraud detection purposes;
- Government agencies and regulators, or anyone else with whom we are required to share that information for the purposes of complying with all applicable laws, including those relating to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud and similar, and managing all economic and trade sanction risks;
- Any public advertisement such as in a newspaper or online media where 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 DFI 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. If personal information we request from or about you is not provided, we may not be able to provide the requested services.

We can monitor and retain recordings of any telephone calls with you, including for quality assurance, training purposes, to make sure we comply with our regulatory obligations and to help detect or prevent fraud or other crimes.

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.

Cookies, analytics and other technologies we use

We may obtain information about you if you visit our websites and mobile apps. This may include your identity, date and time of your visits, number of visits, the type of products and services you view and how you use our websites and mobile apps. We obtain information via our websites and mobile apps through 'cookies', tracking software and other related technologies. The use of these technologies helps us monitor the effectiveness and functionality of our website and mobile apps and to help understand and optimise user experiences.

A 'cookie' is a packet of information placed on a user's computer or device by a website which is used for record keeping. Cookies are used for a number of purposes, including monitoring traffic on our websites. You can configure your browser to accept or reject cookies, or notify you when cookies are sent. If you disable the use of cookies on your web browser or reject cookies from our websites then you may not be able to gain access to all of the content or facilities that we offer.

We use Google Analytics to anonymously measure activity across our online platforms. Google Analytics records information about visitors and what they do which we use to improve the user experience of our websites, application forms and online tools. This information also allows us to tailor the experience and content for a user based on what they have visited or interacted with during a previous visit.

Other things you should know

We will send personal information to organisations or people outside of New Zealand (known as cross border disclosure) only in accordance with one of the rules in the Privacy Act 2020, where the person is our employee or where the organisation will hold or process the information only on our behalf as our agent (and will not use it for their own purposes).

When we make cross border disclosures, we ensure that the recipients of your personal information are required to protect it in a way that overall provides comparable safeguards to those in the Privacy Act 2020.

Updates to this Privacy Statement

We may change this Privacy Statement from time to time, and will notify you of any changes by posting the updated Privacy Statement on our website. It is your responsibility to check this Privacy Policy periodically for changes.

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 2020 or other relevant legislation.

Breach notification

If there is a breach of privacy involving your personal information, that is likely to cause you serious harm, we will notify you and the Privacy Commissioner in accordance with our obligations under the Privacy Act 2020.

Privacy Officer

We take your concerns seriously. If you have any concerns about privacy or the use or collection of your personal information by us, please contact our Privacy Officer at admin@dfi.co.nz and or call us on (03) 341-5075.

We will respond as quickly as possible and handle all complaints in a way that is fair and consistent. However, if you remain dissatisfied, you can make a formal complaint with Office of the Privacy Commissioner.

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