

Privacy Act Declaration

By signing this application each person named in this Application confirms that:

- (a) They have read and agree to the terms below;
- (b) The information provided in this Application is true and correct;
- (c) The Credit Union may seek verification of all or any of the information provided by me/us;
- (d) I/We have not withheld any information on my/our financial position or any commitments that might affect the decision of the Credit Union in respect of this Application;
- (e) A false declaration may result in this Application being rejected, or any Loan advanced in reliance on this declaration being closed or cancelled without notice; and
- (f) The Credit Union may send commercial electronic messages (as that term is defined in the Unsolicited Electronic Messages Act 2007) to me/us using any address supplied to the Credit Union.

Any information received about any me/us by the Credit Union will be held by the Credit Union, its related entities, successors, assigns, agents and associates. Any such information may be used by the Credit Union for the purposes of considering this Application, any future application by me/us and any business purpose of the Credit Union, including without limitation market research and promotion of products and services. If information is not provided, the Credit Union may not be able to provide the requested products or services.

The Credit Union is authorised by me/us to make any enquiries from any person, company or organisation concerning the my/our credit record, financial status, to confirm my/our identity and to verify any information provided in, or in support of, this Application. This includes, but is not limited to, credit reporting, repayment history, fine status reporting from the Ministry of Justice, information from the National Register of Drivers Licences and information regarding the my/our residential and employment history.

Such persons, companies or organisations may include service providers, other financial and insurance institutions, government departments, my/our employer or accountant and any other source that the Credit Union considers desirable, including any public register or database. I/We authorises any person, company or organisation so approached to provide such information to the Credit Union.

In the event of default, the Credit Union may exchange information with credit reporting agencies. These agencies may retain that information and provide that information to other customers who use credit reporting services.

I/We may request the full details of every organisation or person to whom the Credit Union has disclosed information about me/us. Individuals have rights to access and request correction of their personal information under the Privacy Act 1993.

Please note that the approval of any loan is based on the loan amount and any applicable fees.