# Privacy Act Authorisation

**Pursuant to the Privacy Act 2020 and Credit Reporting Privacy Code 2020**

I/We:

1.

*a. Warrant that the information provided in this application is true and correct;*
*b. Are not known by any other name other than the name or names declared.*
*c. Are not less than 18 years of age.*
*d. confirm that I am not an un-discharged bankrupt and have never made application to the Official Assignee for a "No Asset Procedure" form of bankruptcy*

2. Authorise Yes Finance Limited ("YFL") to use the information provided to access credit reporting, identity verification and digital signing services including, but not limited to, Equifax, CreditSense, LexisNexis (IDVerse) and Secured Signing, and to undertake credit checks and identity verification (including biometric verification where applicable) on me/us (both now and in the future). This may include using monitoring services.

3. Understand that Equifax, CreditSense, LexisNexis (IDVerse), Janssen Insurance, Secured Signing and/or other credit, identity or digital signing service providers
will provide information about me/us and all information held by those agencies on their systems will be used to provide future credit reports, identity verification or digital signing services to their respective customers who also use those services. This may include updates if any of the information held changes. I/We acknowledge that the privacy policies of these agencies are available at:

Equifax: www.equifax.co.nz/privacy
CreditSense: www.creditsense.co.nz/privacy-policy/
LexisNexis (IDVerse): www.lexisnexis.com/global/privacy/en/privacy-policy.page
Janssen Insuracne: www.jansseninsurance.co.nz/privacy
Secured Signing: www.securedsigning.com

4. Irrevocably authorise YFL to contact the following people or organisations, and seek from them such personal, financial and commercial information as YFL deems necessary relating to this Loan Application, the administration of any loans, and any ongoing debt recovery:

*a. any other finance providers, or bank/s with which I/we have dealings with, or appear to have had previous dealings;*
*b. any government departments including but not limited to: Work and Income New Zealand (WINZ), Inland Revenue, Ministry of Justice, Housing New Zealand, New Zealand Immigration Services, NZ Transport Authority (NZTA), Ministry of Business Innovation and Employment (MBIE), Department of Corrections, New Zealand Police, where that is directly material to my financial position;*
*c. any budget advisors I have used or use;*
*d. past or present employers;*
*e. past or present landlords;*
*f. past or present Budget advisors*
*g. Collections agencies;*
*h. relatives and referees, or other contacts that I have listed and any other person or organisation about which I have provided information to YFL in the process of making this Loan Application.*

5. Agree that where I/we have requested Insurance cover through or financed by YFL, this application constitutes all or part of the proposal for such insurance and such personal information may be disclosed to Janssen Insurance Limited or other insurer as is necessary to enable those companies to consider that request or process any claims or enquires now and in the future.

6. Authorise YFL to contact NZ Transport Agency (NZTA) to access my/our Drivers Licence record and motor vehicle ownership details. Please note that NZTA allows for personal details to be withheld, visit our website for further details.

7. Understand and agree that the information on this form may be exchanged with other credit providers or other third parties to assist with the recovery of my debts.

8. Understand and agree that the information on this form may be exchanged with any Insurance Companies or other third parties to assist with processing of Insurance claims.

9. Am aware that, pursuant to the Privacy Act 2020, I am entitled to have access to and request correction of personal information held about me.

10. Understand that I am entitled to receive a copy of any information that YFL may receive from third parties about me, and any information that YFL may provide to third parties about me.

11. Acknowledge that this application will form part of any agreement I/we may hereafter enter into with YFL and that the authorisation set out above will be deemed to be incorporated into that agreement.

12. Acknowledge in agreeing to this Privacy Act Authorisation it shall operate as an authority to each source (Agencies, people, organizations) to provide any information about me/us which YFL may require in connection with this application or any such agreement,

**Signed by**

Full Name: ..... Signature: ……..... Date: .....

**Signature Verification:**

☐ I have checked signature on Photo ID matches applicant's signature above

☐ I have checked photograph on ID matches applicant

**Authorised Witness Name ..... Signature .....**