



## Important Privacy Notice

**ACKNOWLEDGEMENT:** To the creditor, Latitude Financial Services Limited, P O Box 4058, Shortland Street, Auckland 1140 ("Latitude").

I/We understand there is no obligation to provide personal information, including biometric information, driver licence details, but if I/we fail to supply any information requested, or do not agree to any of the disclosures detailed in this acknowledgement, my/our application may not be accepted. I/We certify that all information contained in this application is true and correct, and where applicable, I have the permission of my spouse/partner to disclose his/her personal information.

I authorise Latitude to collect my information and conduct an identity verification check to verify my identity and address as required under Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT Act). I understand that as part of this identity verification process, my biometric information (a selfie photo and a short selfie video) may be collected and compared to the photographic identity document provided to verify my identity against my claimed identity. Additionally, biometric information may be collected to counter identity fraud and minimise security risks, where applicable. I agree that this authority may be provided to an external identification service provider for the purpose of identity verification.

I/We authorise Latitude to make all necessary enquiries and receive information concerning my/our credit rating, any outstanding fines, residence, employment and my/our identity from other credit providers, credit reporters, identity verification service entities, government agencies, employer, accountant, or other named persons, or relatives and, where applicable, to obtain such information relating to my/our driver licence(s) from NZ Transport Agency as is authorised by the Land Transport Act 1998, for the purpose of considering this application, the administration and protection of any credit provided and considering any future request for further finance on my account. I/we agree that this authority may be provided to such parties for these purposes. I also agree that my personal information may be shared with NZ Post, any Gem Visa

merchant, or any other entity employed, engaged, or appointed by Latitude for the purpose of verifying my identity.

I/We understand that Latitude will give my/our personal information to credit reporters and that those credit reporters may hold the information on their systems and disclose it to authorised users of the credit reporters' services. I/we also understand that information about my creditworthiness and credit history may be disclosed to any credit provider named in a credit report relating to me/us.

I/We acknowledge that if Latitude provides finance it may collect and monitor such personal information about me/us as is necessary for the administration and protection of such credit (including without limitation utilising any credit reporters monitoring services to receive updates if the information held about me/us changes), and may disclose repayment history information, details relating to my/our account, and any payment default information to credit reporters which may hold the information on their systems and disclose it to authorised uses of the credit reporters services. Latitude may also (if necessary) disclose my/our personal information to fraud reporting agencies and to any person Latitude may appoint to assist in enforcement of any agreement between Latitude and me/us.

Where my application is initiated via a broker website, I agree that my information may be shared with that merchant for the purpose of marketing its products and services.

I/We authorise Latitude and all of its related entities to share and use all personal information held about me/us now or in the future to offer me/us now or in the future to offer me/us further finance, to consider any future application of finance from me/us, and to offer or provide me/us with details of other products and services from time to time.

I/We agree that Latitude and its related entities may communicate with me/us via mail, email, or telephone (including SMS/MMS) for all purposes and understand that there may be security risks relating to the electronic transmission of information, and that Latitude cannot guarantee confidentiality.

The personal information will be held by Latitude. Where the personal information may readily be retrieved, I/we shall have access to it and the right to request correction.

If my/our application is approved, I/we consent to all disclosure documents required for the purpose of the Credit Contracts and Consumer Finance Act 2003 being sent either by mail or in electronic form. and by means of electronic communication (either by email or accessible from a website or by means of the Internet). I understand that if I withdraw this consent at any time, I may be required to pay a fee to cover the cost of providing paper statements.