

Privacy Acknowledgement & Consent (New Zealand)



This Privacy Acknowledgement and Consent applies where you:

- apply for credit from us;
- propose to act as a guarantor, co-borrower or security provider;
- provide information in support of a credit application;
- provide financial, identification or other information to us in connection with a proposed or existing credit arrangement; or
- authorise us to obtain information about you (including via electronic verification or bank statement retrieval services).

This consent continues to apply in relation to any proposed or existing credit arrangement unless withdrawn in writing, subject to our legal obligations

By signing this document or otherwise providing information to us, you acknowledge and agree that:

1. Who We Are

“CFI”, “we”, “us” and “our” means CFI Finance Limited NZBN 9429050529544 and, where applicable, any related body corporate that provides or proposes to provide credit to you (including where CFI Finance Limited acts as agent).

The credit provider may be CFI Finance Limited or a related body corporate within the CFI group.

2. Accuracy of Information

You declare that the information you provide is true, complete and not misleading to the best of your knowledge.

If you provide information in support of another person’s application (including as guarantor, director, shareholder or authorised representative), you confirm that you are authorised to provide that information.

3. Collection and Use of Information

We may collect, hold, use and disclose your personal information and Business Information in connection with any proposed or existing credit arrangement involving you, whether as borrower, guarantor, director, security provider or otherwise, for purposes including:

- assessing and processing your application;
- verifying your identity;
- assessing creditworthiness and risk;
- managing and enforcing credit arrangements;
- complying with legal and regulatory obligations;
- preventing fraud and financial crime;
- providing hardship assistance;
- communicating with you;
- direct marketing (subject to your right to opt out).

Where you authorise us to access bank statements or financial data through an electronic data retrieval or “statement scraping” service (including by providing login credentials to an authorised data service provider), you consent to us collecting that information from the relevant financial institution or data service provider for the purposes described above.

We may request financial and taxation information relevant to your application, including GST returns, income tax returns, notices of assessment and related tax records.

We may collect and use your information both on our own behalf and as agent for a related body corporate that provides or proposes to provide credit.

4. Digital and Biometric Identity Verification

We may use electronic identity verification and fraud prevention services to verify your identity. This may include document verification, database checks, facial comparison technology, or video identity verification (including verifying your identification information against government records or databases through authorised verification services).

Where facial comparison or similar technology is used, biometric information may be generated for the purpose of confirming your identity and preventing fraud.

You consent to the collection and use of such biometric information for identity verification and fraud prevention purposes in accordance with our Privacy & Credit Reporting Policy.

5. Credit Reporting

You authorise us to:

- obtain credit information about you from credit reporting agencies;
- exchange credit information with credit reporting agencies and other credit providers;
- disclose information about your credit arrangements, including repayment history and any default, to credit reporting agencies where permitted by law.

If we decline your application based on credit reporting information, we will provide you with details of the relevant credit reporting agency.

6. Franchise, Broker and Supplier Information Sharing

If your application relates to a franchise network, equipment supplier, vendor, broker or introducer, you authorise us to exchange information with those parties where reasonably necessary for:

- assessing your application;
- confirming franchise or supplier arrangements;
- processing settlement;
- ongoing account management or enforcement.

7. Information from Third Parties

You authorise us to collect information about you from credit reporting agencies, other credit providers, financial institutions, identity verification providers, referees, professional advisers and publicly available sources where permitted by law.

8. Consequences of Not Providing Information

If you do not provide requested information or required consents, we may be unable to assess or process your application (or any associated application).

9. Other Individuals

If you provide personal information about another person (such as a director or guarantor), you confirm that you are authorised to do so and that they have been informed of this consent and our Privacy & Credit Reporting Policy.

10. Privacy & Credit Reporting Policy

Our Privacy & Credit Reporting Policy explains how we handle personal information, including how you may access and correct your information and how you may make a complaint. It is available on our website.

This acknowledgement must be completed by each individual whose personal information is provided.

#	Name	Signature	Date
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3			
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