



## GENERAL AUTHORITY FOR COLLECTION USE AND DISCLOSURE OF PERSONAL INFORMATION

### PRIVACY POLICY

I/We

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**(the Borrower/ Guarantor/ you)** understand that Pioneer Finance Limited (Pioneer Finance) is asking for your personal information in order to assess your credit profile and being creditworthy.

Pioneer Finance fully understands that your privacy is very important and you have the right to control your personal information. This Privacy Policy governs how Pioneer Finance will collect, use and disclose your personal information.

#### **How will Pioneer Finance use your personal information?**

Pioneer Finance will ask you directly for your personal information.

Pioneer Finance may use your personal information for the following purposes to:

- Verify your identity and any personal information provided by you.
- Obtain credit check information about you from a credit reporting agency.
- Assist debt recovery including appointing an agent to collect any outstanding debts and listing your defaults with a credit reporting agency.
- Check the Ministry of Justice fines database for any overdue fines.
- Respond to any queries from third parties about you.
- Ensure Pioneer Finance complies with relevant legislation, codes or practice, and regulations as a Lender.

#### **Where does Pioneer Finance collect personal information from?**

You authorise any third party which holds your information to disclose the information to Pioneer Finance for the purposes set out above.

Pioneer Finance can collect information from:

- Employers (including previous employers).
- Credit reporting agencies and bodies.
- Ministry or Department of the NZ Government including (but not limited to):
  - Work and Income (WINZ)
  - Inland Revenue (IRD)
  - Ministry of Justice (MOJ)
  - Housing New Zealand (HNZ)
  - NZ Transport Authority, Land Information New Zealand.
- Bank and financial services organisation
- Credit provider or Creditor
- Broker

Pioneer Finance may disclose your personal information

You agree that Pioneer Finance may disclose your personal information (which may include positive or negative credit information) to any credit reporting agency so the agency may:

- Hold that information on their credit reporting database.
- Use your personal information for the purpose of providing credit reporting services or for any other lawful purpose.
- Disclose that information to their subscribers for the purpose of credit checking, debt collection or for any other lawful purpose.
- Share any of the information or documents you have supplied to with associated company Finance People.

We require those credit reporting agencies to comply with the Credit Reporting Privacy Code and the Privacy Act 1993.

Date:

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Signature of Borrower / Co-Borrower / Guarantor / or Other

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Signature of Borrower / Co-Borrower / Guarantor / or Other

**IMPORTANT NOTE:**

All personal information of borrowers, guarantors, directors or shareholders will be held by Pioneer Finance, its employees or agents for record maintenance purposes. The information may be stored electronically and in paper based form. Under the Privacy Act 1993, individuals have the right of access to and correction of their personal information.

For all inquiries that you have regarding Pioneer Finance's Privacy Policy or if you believe your personal information we hold is inaccurate, incomplete or out of date please contact:

Craig Sproull

[Craig.Sproull@pioneerfinance.co.nz](mailto:Craig.Sproull@pioneerfinance.co.nz)

0800 000 724

22 Kaiwharawhara Road

PO Box 9607

WELLINGTON 6035