

# Privacy Disclosure

“Parties” means Pepper New Zealand Limited NZBN 9429031065153 and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager, servicer, any agent of the lender who has an interest in the credit and any person to which we assign any of our rights in respect of the relevant loan, whether in relation to securitisation or otherwise. In this privacy consent, “we”, “us” and “our” includes each of the Parties.

**By signing this document or otherwise accepting this consent, you consent to the Parties and some other entities collecting, using, holding, exchanging and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper’s privacy policy at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy). We may seek and obtain further personal information and credit-related information about you during the course of our dealings with you. The terms of this consent also apply to the collection, use, holding and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange or provide credit for you, provide other services, verify your identity or protect against fraud. Note: not all matters discussed below may be applicable to you.**

## How we handle your personal and credit-related information

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us or third parties, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under New Zealand law, including the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009*.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), new arrangement information, personal insolvency information, court information and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as ‘credit-related information’.

Personal information includes any information about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation,

and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Policy at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy)).

**Access to information and Privacy Policies** You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of Pepper’s privacy policy can be obtained at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy) or by emailing [privacy@peppermoney.co.nz](mailto:privacy@peppermoney.co.nz). Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (CRBs) are shown at the end of this consent. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

**Credit-related information** We may exchange your credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit (including to collect any payment that is overdue).

**Exchange information with credit providers** We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Disclose information to guarantors** We and our Mortgage Insurers may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

**Exchange information** We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- The CRBs identified below
- Any Mortgage Insurers
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees, attorneys and persons holding power of attorney
- Our auditors, accountants, lawyers, attorneys, and other external advisors
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Any investors, agents or advisers, trustees - including securitisation trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business
- Any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009*, or by government and law enforcement agencies or regulators, or where you have provided us consent
- Entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems
- Other financial institutions such as banks, for example to process a claim for mistaken payment
- Real estate agents
- Medical professionals, medical facilities or health authorities who verify health information you may provide
- Insurers, valuers, debt collection agencies auditors, insurers, re-insurers and health care providers
- Any person considering acquiring an interest in our business or assets
- Any person who is a supplier of an asset to you
- Security registration bodies
- Other persons who have an interest in the property offered to us as security
- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims
- Associated businesses that may want to market products to you.

**Customer identification** We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an “Information Match Request”) (this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of the identification document (the “Official Record Holder”) via the use of third party systems.

We may also use information about your New Zealand passport driver license, citizenship details, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

**Mortgage Insurers** We may disclose personal information and credit-related information to the lender’s mortgage insurers and the title insurers (collectively, Mortgage Insurers). Where permitted by the *Privacy Act 1993 (and from 1 December 2020 the Privacy Act 2020)*, the Mortgage Insurers may disclose your personal information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurer’s related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the *Privacy Act 1993 (or Privacy Act 2020, as applicable)*, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the *Privacy Act 1993 (or Privacy Act 2020, as applicable)*, the Mortgage Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders’ mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Privacy Act 1993 (or Privacy Act 2020, as applicable)* and other applicable law. If the personal information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider’s request for insurance and we may not be able to arrange or provide credit for you, or provide other services.

The privacy policies and credit reporting policies of the Mortgage Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

**Information given about other people** If you have provided us with information about another individual (such as your employer, spouse, partner, referee, solicitor, or if you are acting on behalf of a company or other body corporate, its beneficial owner), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you
- We may exchange this information with any parties set out in this document and our privacy policy
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of Pepper's privacy policy at [www.peppermoney.co.nz/privacy-policy](http://www.peppermoney.co.nz/privacy-policy) or by emailing [privacy@peppermoney.co.nz](mailto:privacy@peppermoney.co.nz).

Where you provide us with the personal information of another person, you confirm that you are authorised to provide all personal information to us on that person's behalf.

**Overseas Disclosure** We and our Mortgage Insurers may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in Australia, the United Kingdom, European Union, Asia Pacific, the United States of America or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. While we attempt to select and secure reputable offshore service providers, to the maximum extent permitted by law we are not liable for any breach or misuse of information sent offshore. An overseas entity we disclose your personal information to may not be subject to privacy laws or principles similar to those which apply in New Zealand, and any information disclosed to an overseas entity may not have the same protection as under New Zealand privacy laws. You may not be able to seek redress for any breach of your privacy which occurs outside of New Zealand.

**Storage and Security** We and our Mortgage Insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

**Credit Reporting Bodies** We and our Mortgage Insurers may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Centrix  
[centrix.co.nz](http://centrix.co.nz)  
<https://www.centrix.co.nz/privacy-policy/>

Equifax  
[www.equifax.co.nz](http://www.equifax.co.nz)

Illion  
[www.illion.co.nz](http://www.illion.co.nz)

**Electronic Communications Consent (ECC):** I/We consent to the receipt of notices and other documents electronically. I/We nominate and authorise Pepper to act on instructions sent electronically by me/us, this consent and authority will apply to all communications permitted to take place electronically by law. I/We understand that upon giving this consent:

Pepper may no longer send paper copies of notices and other documents sent to me/us

I/we should regularly check my/our electronic communications for notices and ensure my/our email address/ residential address and contact numbers remains current (or as otherwise notified to Pepper).

Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and

I/we may withdraw my/our consent to the giving of notices and other documents by electronic means at any time, by notifying Pepper in writing.

I/we understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract. I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

I/we understand that Pepper will send electronic communications to the email address for service you have nominated in your loan application.

## SIGNATURE AND DATE

I/We acknowledge and confirm that:

- I/We consent to the use and disclosure of my personal information and credit-related information as set out above;
- where I/We provide personal information about any other person I/We are authorised by that person to do so;
- personal information that I/We provide will be used for identity verification purposes; and
- personal information that I/We provide will be subject to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third party systems.
- I/we consent to receiving notices and other documents from Pepper Money electronically to the email address for service nominated in the loan application as detailed in the Electronic Communications Consent (ECC) above.

Name (print)	<input type="text"/>	Signature	<input type="text"/>
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