



## TERMS AND CONDITIONS

I/We understand and authorise that:

The information received from me/us will be securely held by the relevant financier ("Financial Privacy Act 1993") The information may be used by the financier to: consider my/our application and monitor any facilities, products or services provided to me/us; conduct market research, data processing & statistical analysis: and unless I/we disagree, provide me/us with information about other facilities, products or services including selected third party products or services. The Financier may disclose information about me/us to its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes. The Financier may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If I/we default in any obligations to the Financier then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. The Financier may obtain information and make such enquiries about me/us as that Financier considers warranted from any source including from its related companies (as defined by the Companies Act 1993), credit reference agencies and the Minister of Justice for the above purposes. The Financier may also check the current status of me/our drivers licences and car registration with the LTSA, Personal Property Securities Register (PPSR), Transport Registry Centre, Drivers Licence Database, NZ Transport Agency Motor Vehicle Ownership Register, Land Information NZ, Internal Affairs and any other government agencies and fines status with the Ministry of Justice (MOJ) Also I consent to Electronic Communications\* and to using Equifax\* (EIVP), ID Plus\* and Bank Links using Proviso\*.

I/We acknowledge that TMFNZ use a third party service provider, Proviso, to obtain bank statement information. To provide this service Proviso\* uses your banking credentials solely for the purpose of retrieving banking data and returning it to us. By using this service you agree to the terms and conditions of the Proviso service. \*Refer <https://proviso.com.au/terms> and privacy policy <https://proviso.com.au/privacy>

\*Equifax using (EIVP) Electronic Identity

\*Verification Protocol ID Plus

\*Electronic Communications - you consent to us communicating with you electronically with respect to your application and/or loan

I have read, understood and accept the Terms and Conditions as set out in this document.

To verify your acceptance of the above Terms and Conditions please SIGN this below with your name, date and signature.

Name: .....

Date: .....

Signature: .....

Name: .....

Date: .....

Signature: .....