

ACKNOWLEDGEMENT FORM**1. Borrower Details**

First name Middle name
Last name Date of birth
Address Suburb/Town

2. Acknowledgement Details

I understand that there is no obligation to provide personal information but failure to do so may prejudice my chance of obtaining finance. I declare that all the information provided and submitted to Oxford Finance Limited regarding my application is true and correct.

I authorise Oxford Finance Limited and all related companies (as defined in the Companies Act 1993) to use and disclose the personal information I have provided to undertake all necessary enquiries and request, collect, check and exchange information (both now and in the future), including but not limited to personal, commercial and financial information about me and references, from any: **Credit Reporting Agency credit provider, the NZTA (NZ Transport Agency), Ministry of Justice, Ministry of Immigration, my employer(s), accountant, or any other source**, for the purposes of assessing my creditworthiness, providing credit to me, administering and enforcing this Agreement, offering me insurance, maintaining credit records with Oxford Finance Limited, a related company and external agencies, marketing goods and services provided by Oxford Finance Limited, a related company or any other supplier nominated by us.

I authorise Oxford Finance Limited to disclose information about any loan arising out of this application to any potential assignee of this loan, guarantor or to any person providing services in connection with refinancing this loan, or to any person or organisation I have authorised to obtain information, at any time in the future.

I understand and agree that in order to facilitate a Credit Reporting Agency's credit reporting services Oxford Finance Limited will disclose to such agency information about me for that purpose, including any updates of such information. The Credit Reporting Agency will hold that information on their systems for that purpose. Oxford Finance Limited will also collect and disclose my positive credit information including monthly repayment history to credit reporters. If I default in my payment obligations to Oxford Finance Limited, I understand that the information about that default may be given to any Credit Reporting Agency and they may give that information about my default to other Credit Reporting Agency customers.

I also understand that:

- Oxford Finance Limited will meet its obligations to me under the Privacy Act 1993;
- Such information will be held by Oxford Finance Limited at their business address and by other parties for the purposes described above;
- I have the right to access and correct personal information held about me in accordance with the Privacy Act 1993.

I confirm that I do not have any outstanding traffic, parking or other fines, do not have a criminal record and am not an undischarged bankrupt.

Personal Property Securities Act 1999: I waive my right to receive Verification Statements or Financing Change Statements under the PPSA. I acknowledge that I am able to request such statements by contacting Oxford Finance Limited in writing.

Electronic Communication: I agree that Oxford Finance Limited may use electronic communication (including email and SMS/text message) for the purpose of making disclosure to me pursuant to the Credit Contracts and Consumer Finance Act 2003, providing me with notices and/or changes to Oxford Finance Limited Terms and Conditions and/or any other reason such as marketing of services and products.

My email address for communications

My mobile number for receiving SMS/text communications

I have read, understood and agree to this Acknowledgement.

Signed X.....

Date