

1. 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.
2. The motor vehicle dealer or broker who talked to you about this application:
 - (a) has explained the type of product and payments required if this application is successful and those suit my objectives;
 - (b) has provided me the detailed terms of the agreement
3. If the application is approved, you authorise Oxford Finance Limited (Oxford):
 - (a) to send any disclosure statement required to be provided to the email address specified in this application; and
 - (b) to send any other communication required by electronic mail to the address set out in this application and to any other address the borrower directs Oxford to use; and
 - (c) at any time, to contact and provide any information about any agreement you have will enter with Oxford, including information about defaults under that agreement, to any person you have listed on the application form as a contact person or next of kin.
4. If your application is approved and you enter into a loan agreement with Oxford, we will store your personal information on the terms set out in the loan agreement you enter into with us. If your application is not approved or you decide not to proceed, Oxford will not retain any personal information except as required by law.
5. Oxford makes all lending decisions. Motor vehicle dealers and brokers are agents of Oxford for the purpose of receiving and providing information between us and you. If this application is successful and you enter a loan agreement, the motor vehicle dealer or broker may receive commission from Oxford.
6. I authorise Oxford 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, the NZTA (NZ Transport Agency), Ministry of Justice, Department of Corrections, Ministry of Immigration, NZ Immigration Services, my employer(s), accountant, or any other source**, for the purposes of assessing my creditworthiness, providing credit to me, administering and enforcing any agreement I subsequently may enter into with Oxford, offering me insurance, maintaining credit records with Oxford, a related company and external agencies, marketing goods and services provided by Oxford, a related company or any other supplier nominated by us.

I understand and agree that in order to facilitate a Credit Reporting Agency's services Oxford 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 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, 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.
7. I also understand that:
 - (a) Oxford will meet its obligations to me under the Privacy Act 2020. Such information will be held by Oxford at their business address and by other parties for the purposes described above;
 - (b) I have the right to access and correct personal information held about me in accordance with the Privacy Act 2020
8. I agree that Oxford Finance 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 of Oxford Finance and its associated group of companies.
9. We may change this Privacy Policy at any time, and if we do, we will post the updated policy on our website

Note: If you do not wish to receive any promotional material about services and products offered by Oxford Finance and its associated group of companies, you may opt out of receiving messages by following the unsubscribe facility in any such email or text message itself, or alternatively by notifying Oxford Finance in writing. If no such request to opt out is received from you, we will take it that the consent you have provided in this declaration to receive such marketing messages remains valid.

I have read, understand and agree to this Acknowledgement.

ClientSignatureBlock