oxford FINANCE

Privacy Statement

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 or will enter into 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: a Credit Reporting Agency (as described below), the NZTA (NZ Transport Agency), Ministry of Justice, Ministry of Immigration, NZ Immigration Services, my employer(s) or my accountant as I have notified to you. Oxford collects and provides that information for the purposes of assessing my creditworthiness, providing credit to me, administering and enforcing any agreement I may have, at any time, with Oxford, offering insurance, maintaining credit records with Oxford or a related party of Oxford, maintaining credit records with any of those sources, marketing goods and services provided by Oxford, a related company or any other supplier nominated by Oxford.

   Biometric Information - We may collect and process biometric information, including facial images, biometric templates derived from those images, and liveness detection information, to verify an individual's identity and meet our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT).

   Biometric processing is used to:

   - verify that an individual is the same person shown in their identity document;
   - confirm that the individual is physically present during the verification process (liveness testing);
   - detect identity fraud and impersonation; and
   - meet our legal and regulatory obligations.

   We do not use biometric information for monitoring, profiling, behavioural analysis, marketing, or automated decision-making unrelated to identity verification.

   Biometric information is retained only for as long as necessary to meet our legal, regulatory, audit, and record-keeping obligations.

   Biometric information may be collected and processed by approved third-party identity verification providers acting on our behalf, including APLYiD. These providers are contractually required to protect the information and use it only for authorised purposes.

   Individuals may request access to or correction of their personal information, including biometric information in accordance with the Privacy Act 2020.

   Credit Reporting Agencies - I understand and agree that Oxford will disclose personal information, including updates to that personal information, to Credit Reporting Agencies. That personal information will include positive credit information such as a monthly repayment history, as well as payment default information. The Credit Reporting Agency will use the personal information for the purposes of providing credit reporting services to Oxford and to other subscribers of the Credit Reporting Agency. The Credit Reporting Agency will use and hold that personal information in accordance with its privacy policy or statement, and you have rights of access to, and correction of, your personal information held by the Credit Reporting Agency in accordance with their privacy policy or statement. The Credit Reporting Agencies we use are Centrix Group Limited (https://www.centrix.co.nz/privacy-statement) and Equifax New Zealand (www.equifax.co.nz). Experian trading as Illion (https://illion.co.nz/). Other party's information may be collected from. Oxford may from time to time utilise the services of Trade Me Limited trading as Motorweb where your personal information such as car registration and or Drivers licence details may be collected for the purposes of conducting checks via the NZTA. Motorwebs privacy policy can be viewed at https://www.motorweb.nz/privacy-policy. From time to time we may need to obtain information regarding names and addresses of registered owners, vehicle information and history from NZ Transport Agency (Waka Kotahi), to be used for the purpose of verifying ownership details of a vehicle. You have the right to notify Waka Kotahi if you do not wish to have your names and address made available under an authorisation. Oxford holds an Authorisation from Waka Kotahi under section 241(1) of the Land Transport Act 1998.

   I acknowledge and agree that Open Banking/Bank scraping services may be supplied by Experian trading as Illion (https://illion.co.nz/) or Akahu Technologies Limited (https://www.akahu.co.nz/), who may collect and disclose my account and transaction information from my financial institutions to Oxford for the purpose set out in this disclosure.

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