

**Finance Application Consent, Terms, and Conditions**

I/We

Declare the information provided in my/our finance application is true and correct and that I am/we are over the age of 18 years and I am/we are not an undischarged bankrupt/s.

(i) Give permission to you [NZ Boats / nzboats.nz] to verify any information that I give to you (or information that you may collect from other sources) with third parties and third party databases, including Government agencies (for eg. NZ Transport Authority, Dept of Internal Affairs, Motor Vehicle Register (name and address), PPSR) for a purpose related to your application for credit, or administering your account with us, including for fraud prevention and complying with the Anti-Money Laundering and Countering Financing Terrorism Act 2009.

(ii) There are two ways that you can restrict access to your personal information on the Motor Vehicle Register in certain circumstances, namely:

1. Opting-out

2. Obtaining Confidential status

Opting out is a very limited form of restricting access to your information, and it does not mean that Waka Kotahi will never disclose your information to third parties.

For more information about who can access your personal information on the Motor Vehicle Register, and ways to restrict access to your personal information.

Visit: <https://www.nzta.govt.nz/vehicles/how-the-motor-vehicle-register-affects-you/who-can-access-registerinformation/>.

Appoint you [NZ Boats / nzboats.nz] as my agent to collect, use and disclose my personal information for carrying out credit checks on me with a credit reporting agency for the purpose of making a recommendation to me for a credit facility (the FINANCE COMPANY). This will require you to give my information to the credit reporting agency as well as the credit reporting agency providing information about me to you.

I authorise any third party to provide my personal information to you for any of these purposes during and after the process of applying for finance.

I understand that if you disclose my personal information to a credit reporting agency, they may hold my information on their credit reporting database and use it for providing credit reporting services and for any other lawful purpose and they may disclose my information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose.

Agree the FINANCE COMPANY may collect from credit reporting agencies, credit providers, my/our employers/s, accountant/s, or other named person/s or relative/s, such personal, financial and commercial information and references about me/us as is necessary for the purposes of considering this application. And I/we agree that you may produce this authority to such parties for the purposes of collecting such information.

I/We agree to meet the cost of an independent valuation of the security to support this application such valuation to be obtained by you in consequence of this applicant. My/our solicitor/agent is authorised to accept any notification on my/our behalf.

I/We agree that [NZ Boats / nzboats.nz], are authorised to disclose my/our personal and financial information to disclosed referral partners for the purpose of providing additional products and services.

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I/We acknowledge that if the FINANCE COMPANY provides this finance the FINANCE COMPANY:

Will keep the personal information during this period the finance is provided and for six months after repayments of all credit provided by the FINANCE COMPANY:

May provide [NZ Boats / nzboats.nz] information regarding the finance facility during and after the repayments of all credit provided, along with updated personal and financial information.

May collect and monitor personal information about me/us as is necessary for the administration and protection of such credit: and

May provide any of the personal information to a third party employed by the FINANCE COMPANY to assist in enforcement of any agreement between us.

I/We request the FINANCE COMPANY or any related finance company to send me/us details of other products and services from time to time.

I/We shall have access to my/our personal information and retain the right to request correction.

**Provision of Additional Services**

I authorise the FINANCE COMPANY to disclose personal information about me to a credit agency for the purposes of compiling a credit report and creating a credit profile. Further I authorize the FINANCE COMPANY to use my personal information for merchandising, market research and offering additional services including newsletters from NZ Boats limited/nzboats.nz or the offer of additional credit facilities.

The information that may be disclosed includes: name, address and telephone number; the loan amount of any facility; any debits made; the frequency and amounts of payments made including details of overdue payments. I understand that I have the right to access and request correction of my personal information held by the credit reporting agency.

NZ Boats

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