

# Privacy Statement

The Lending People Limited (TLP) is committed to protecting your privacy. This privacy statement outlines how we collect, store, use and share your personal information. We have included acknowledgement statements for Finance Now and Latitude Financial Services (GEM) as part of their privacy requirements. For more information, read our full privacy policy.

By submitting your details on this website, you consent to the use of your personal information in accordance with this privacy statement.

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## What information do we collect?

We may collect personal information about you, either directly from you or from other parties and we may generate information about you when we carry out our business.

The types of personal information we collect about you may include your:

- Contact information: your name, phone number, email address, postal address, physical address
- Documents that verify your identity and other personal details: such as your passport or drivers' licence number
- Credit history and other financial details
- Subscriptions/preferences: when you subscribe to receive our newsletter or updates, as well as content preferences to help us identify which material you want to receive
- Billing or purchase information
- Technical information: information about the device used to access the website or other social media sites, such as IP address, browser type, time zone settings and mobile network information.

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## What do we do with it?

We collect and use your personal information to provide the information and services that you request from us, and to provide you with information about other services we consider appropriate.

When necessary, we may use your information:

- To decide if you qualify for a certain product or service
- To manage our relationship with you and for administrative and operational tasks
- To market products, or services we, our related entities including MTF Finance, or third parties offer

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## Who do we share it with?

Besides our staff we may share this information with third parties who enable us to provide you with our services. These include:

- Your other professional advisers
- Our related entities including MTF Finance
- Product providers
- Our service outsource providers such as IT consultants, custodians, etc.

We will only share your personal information with third parties where it is necessary to help us do what we collected your information for, where it is required by law or where you give us authority to.

We require these third parties to adhere to our strict confidentiality requirements for handling personal information and we seek to ensure that they comply with the Privacy Act 2020.

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## Where do we store it?

We use third party cloud service providers to store and process the information we collect. We use Microsoft Azure cloud servers located in Australia. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

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## What are my rights?

You do not have to provide information to us. If you choose not to provide necessary personal information when requested, we maybe be unable to provide certain information or services to you. You have the right to ask for a copy of any personal information we hold about you, and to ask for it to be corrected if you think it is wrong. If you have any questions about this privacy statement or you would like to ask for a copy of the information we hold on you, or to have it corrected, please contact us at:

The Lending People Limited

**Phone:** (0800) 899 879

**E-mail:** [privacy@thelendingpeople.co.nz](mailto:privacy@thelendingpeople.co.nz)

**Postal Address:** PO Box 105063, Auckland City, Auckland 1143

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## Acceptance

**I have read and accepted this privacy statement:**

Full Name \_\_\_\_\_

Application # \_\_\_\_\_

Date \_\_\_\_\_

Timestamp \_\_\_\_\_

IP Address \_\_\_\_\_

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## Product Provider Specific Acknowledgments

Product Providers may have specific information that requires your acknowledgment. These can be read and accepted in conjunction with this Privacy Statement.



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### ACKNOWLEDGEMENT:

To the creditor, Latitude Financial Services Limited, PO Box 4058, Shortland Street, Auckland 1140 ("Latitude").

### Important Privacy Notice

I/We understand there is no obligation to provide personal information, including driver licence details, but if I/we fail to supply any information requested, or do not agree to any of the disclosures detailed in this acknowledgement, my/our application may not be accepted. I/We certify that all information contained in this application is true and correct, and where applicable, I have the permission of my spouse/partner to disclose his/her personal information.

I/We authorise Latitude to make all necessary enquiries and receive information concerning my/our credit rating, any outstanding fines, residence, employment and my/our identity from other credit providers, credit reporters, identity verification service entities, government agencies, employer, accountant, or other named persons, and where applicable, to obtain such information relating to my/our driver licence(s) from NZ Transport Agency as is authorised by the Land Transport Act 1998, for the purpose of considering this application. I/we agree that this authority may be provided to such parties for these purposes. I/We agree that my personal information may be shared with NZ Post, or any other entity employed by Latitude, for the purpose of verifying my/our identity. Throughout the loan application process, I/we also agree that my personal information may be shared with The Lending People for the purpose of completing my/our loan application. I/we consent to The Lending People emailing us any documents you may provide to them, which may contain personal information.

I/We understand that Latitude will give my/our personal information to credit reporters and that those credit reporters may hold the information on their systems and disclose it to authorised users of the credit reporters' services. I/we also understand that information about my creditworthiness and credit history may be disclosed to any credit provider named in a credit report relating to me/us.

I/We acknowledge that if Latitude provides finance it may collect and monitor such personal information about me/us as is necessary for the administration and protection of such credit (including without limitation utilising any credit reporters monitoring services to receive updates if the information held about me/us changes), and may disclose repayment history information, details relating to my/our account, and any payment default information to credit reporters which may hold the information on their systems and disclose it to authorised users of the credit reporters services. Latitude may also (if necessary) disclose my/our personal information to fraud reporting agencies and to any person Latitude may appoint to assist in enforcement of any agreement between Latitude and me/us.

I/We agree that where I/we have requested insurance cover through Latitude, Latitude may disclose such personal information to Hallmark Life Insurance Company Limited and Hallmark General Insurance Company Limited or any other insurer as is necessary to enable those companies to consider that request.

I/We authorise Latitude and all of its related entities to share and use all personal information held about me/us now or in the future to offer me/us now or in the future to offer me/us further finance, to consider any future application of finance from me/us, and to offer or provide me/us with details of other products and services from time to time. The personal information will be held at the offices of Latitude. Where the personal information may readily be retrieved, I/we shall have access to it and the right to request correction.

I/We agree that Latitude may communicate with me/us via mail, email or telephone (including SMS/MMS) for all purposes but understand that there may be security risks relating to the electronic transmission of information, and that Latitude cannot guarantee confidentiality. If my/our application is approved, I/we consent to all disclosure documents required for the purpose of the Credit Contracts and Consumer Finance Act 2003 being sent either by mail or in electronic form.

Gem Personal Loans are provided by Latitude Financial Services Limited (Latitude).

### Financial Advice – Prescribed Statement Disclosure

You are protected by responsible lending laws. Because of these protections, the recommendations given to you by Latitude about personal loans, credit cards and any credit related insurance products are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed.

### Commission disclosure

I/we understand TLP will receive a commission from Latitude Financial Services Limited for the referral and settlement of my/our personal loan application for which financial advice was received.

### AUTHORISATION:

To the creditor, Latitude Financial Services Limited, PO Box 4058, Shortland Street, Auckland 1140 (“Latitude”).

### My Financial Adviser Authorisation

I/we understand that my/our application for credit from Latitude may be made in writing on Latitude’s forms, or electronically via Latitude’s online application system. I/we confirm that I/we wish to make an application electronically.

I/we have authorised my financial adviser to complete and submit my/our application electronically, on my/our behalf and in my/our name, and to provide any additional information or documentation requested by Latitude, as if I/we were making the application and providing such information and documentation myself/ourselves.

I /we hereby authorise Latitude to accept any application made in my/our name and to rely on such application, with no need for further enquiry as to whether the application was made by me/us or my financial adviser. I/we authorise Latitude to communicate with my financial adviser directly about my/our application and to rely upon the correctness of the content of any such application or information provided on my/our behalf by my financial adviser.

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## Acceptance

### **I have read and accepted this Product Provider Specific Acknowledgment:**

Full Name \_\_\_\_\_

Application # \_\_\_\_\_

Date \_\_\_\_\_

Timestamp \_\_\_\_\_

IP Address \_\_\_\_\_

**ACKNOWLEDGEMENT:**

To Finance Now Limited ("FNL"), 81 Yarrow Street, Invercargill.

Privacy Statement

This is the Privacy Statement of Finance Now Limited (we, our or us). This Statement is a summary of our full Privacy Policy, which can be found here: [www.financenow.co.nz/helpful-info/understand-your-rights/privacy-policies](http://www.financenow.co.nz/helpful-info/understand-your-rights/privacy-policies).

Why we collect personal information

You authorise us to collect personal information about you to enable us to communicate with you and provide or offer services to you, including assessing your application (and verifying your identity or other details), managing your account(s) and maintaining our credit records.

What personal information we collect and from where

The kind of information we collect from you includes your personal contact/identity details, your credit history, credit requirements and personal finances. We may also collect your personal information from, and share your personal information with, other organisations who assist us to interact/communicate with you. These include credit reporting and identification/verification agencies, other related entities (like SBS Bank and SBS Money), relevant retailers and other third parties. We may also use common internet technologies to collect data from our websites and emails.

Your rights

You do not have to provide your personal information to us but if you don't, we will not be able to assess your application. You are entitled at any time to re-quest a copy of your personal information and correct that information if you think there are any errors. You can contact us on 0800 40 50 70 during business hours.

Acknowledgement

You acknowledge that:

You have read and understood the information contained in this application form and declare that it is true and complete. You understand that FNL will rely on this information to determine whether or not to provide finance.

I do not consent to Finance Now sending me correspondence about more products and services

Where You have applied (in this application) for credit-related insurance, which is provided by a third-party insurer. Where the insurance policy is terminated or you receive a payout under it, FNL is entitled to request that the Insurer pay any rebate of the premium or any proceeds of a payout directly to FNL and you authorise FNL to apply such rebate or proceeds towards the outstanding balance on your loan.

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## Acceptance

**I have read and accepted this Product Provider Specific Acknowledgment:**

Full Name \_\_\_\_\_

Application # \_\_\_\_\_

Date \_\_\_\_\_

Timestamp \_\_\_\_\_

IP Address \_\_\_\_\_

The Lending People Limited trading as Lending People (FSP240365) is the Licensed Financial Advice Provider.

Phone: (0800) 899 879

E-mail: [hello@lendingpeople.co.nz](mailto:hello@lendingpeople.co.nz)

Physical Address: 48 High Street, Auckland Central, Auckland 1010

Postal Address: PO Box 105063, Auckland City, Auckland 1143

