

# 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 885, Dunedin 9054

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## Acceptance

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

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: 5 Arawa Street, Grafton, Auckland 1023

Postal Address: PO Box 885, Dunedin 9054

