



PRIVACY STATEMENT

OUR DETAILS We are Cash Converters (NZ) Personal Finance Limited. In this Privacy Statement we refer to ourselves as "we" or "us".

Name: Cash Converters (NZ) Personal Finance Limited
Physical address: Level 15, 188 Quay Street, Auckland Central
Postal address: PO Box 6410, Victoria Street West, Auckland 1141
Email address: personalfinance@cashconverters.co.nz

YOUR DETAILS In this Privacy Statement we refer to you, our customer, as "you" and "your".

Name:
Physical address:

Your application for a Personal Loan

- when you apply for a Personal Loan we will ask you to supply personal information such as name, address, contact details, financial records, credit history and employment details. This will be requested by a Cash Converters Entity or its staff. You acknowledge that collection, processing and use of your personal information for these purposes is authorised by you in accordance with this statement. Information you provide will be held and used in accordance with this Privacy Statement
- in particular you agree and acknowledge that we collect information about you in order to decide whether it is responsible for us to lend you money and (if we do) to administer your loan account including recovery of any money you owe us
- you can decide whether or not to provide any information we seek. If you do not provide information we seek we may be unable to lend you money
- you authorise us to collect your personal information for these purposes from Cash Converters Entities, their staff and agents, who act as our agents for these purposes. You authorise us to contact and collect information from you directly (via our website, phone or internet chat) and from your bank, credit agency, employer, landlord, alternative contacts, and agree we may also ask them to verify the information you provide
- we may obtain a credit report from a credit agency to assess your creditworthiness and verify other personal information you have provided
- you acknowledge Cash Converters Entities may electronically store information about you
- when we process your application and administer your loan we are the "agency" described in the Privacy Act 2020

Providing information about you to others

- you authorise us and other Cash Converters Entities to hold and (for the purposes of assessment and administration of your Personal Loan) to share this information with other persons and agencies including:
 - their employees, contractors and agents
 - debt collection agencies
 - creditor reporters so they can report information relevant to the assessment of your credit worthiness to other agencies
 - our auditors
 - your employer(s), referee(s) and alternative contact(s)
 - our bank and other participants in the payments system
 - our insurer(s)
 - suppliers we order goods from on your behalf on in connection with your loan
 - anyone we consider we should provide it to because of the existence, continuance or enforcement of any other agreement you enter into with us
- you authorise us to hold your personal information for the duration of the Personal Loan and then for such longer period of time as we are in the business of making loans to customers
- the information will be used by us and other Cash Converter Entities to maintain detailed records to administer and aid recovery of Personal Loans and to assess your suitability for any future loans of credit application you make with us
- you may ask us to delete your personal information after the loan is repaid. If you do we will delete it except to the extent that by law or for our record keeping we are required to keep it. If we delete your information we may be unable to contact you to provide services or assistance
- you acknowledge and agree that while we are the agency holding your information and can be contacted at the address specified above, all information is held in a cloud-based server domiciled in Australia and under our direction.

How we safeguard your personal information outside New Zealand

From time to time, we may disclose, and you authorise us to disclose, your personal information to an overseas service provider in order to carry out functions. We make sure that the overseas service provider is:

- a participant in a prescribed binding scheme for international disclosures of personal information; and/or
- is located in a country that provides comparable safeguards to New Zealand's privacy laws.

If it is not, then we will take reasonable steps to ensure that the overseas service provider is required to protect your personal information in a way that, overall, provides comparable safeguards to those required under New Zealand's privacy laws. Examples of these steps include a written agreement between us and the overseas service provider or making reasonable enquiries regarding data protection standards of the country in which the overseas service provider is located.

How we protect your personal information

We have reasonable safeguards in place to protect your personal information from loss, unauthorised access, use, modification or disclosure. We maintain physical, electronic, and procedural safeguards in connection with the collection, storage, and disclosure of your

personal information.

Marketing

- you authorise any Cash Converters Entity to use information we hold about you to market goods and services to you.

Your right to access or correct personal information we hold about you

- you may ask to see personal information we hold about you and for details that are wrong to be corrected, by writing to us at our postal address or email address. If there is a legal reason why we can't let you access your personal information, or if we don't agree with your correction, then we will tell you.

Privacy complaints

- If you think that we haven't properly protected your privacy, you can tell our privacy officer or complain to the New Zealand Privacy Commissioner.
- If you have any questions about this Privacy Statement, you can contact our privacy officer at customervice@cashconverters.co.nz or via <https://www.cashconverters.co.nz/contact-us/>.

Privacy Statement changes

- We may from time to time change our Privacy Statement. These changes may reflect, among other things, changes in laws, our data collection practices, and/or changes to the services we provide.
- If you continue to use our services or continue to interact with us after the updated Privacy Statement comes into effect, then this will indicate that you have agreed to our changes.
- We encourage you to review our Privacy Statement periodically for any changes.

Definition

- in this Privacy Statement "Cash Converters Entities" means Cash Converters franchisees, Cash Converters owned stores, Cash Converters (NZ) Franchise Limited, Cash Converters (NZ) Personal Finance Limited, and their various related legal entities.

Date:

Privacy Statement ID#:

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