



PRIVACY WAIVER

I/we understand that in order to process my loan application Friendly Loans Ltd (FLL) is asking me/us to provide personal information about myself (including Driver Licence and Passport information) and that FLL will use that information to use Credit Reporting Agencies to credit check me/us. This checking will also incorporate Ministry of Justice fines database for any overdue fines, and for the requirements of the Anti-Money Laundering and Countering Financing Terrorism Act 2009.

I/we understand that these Credit Reporting Agencies will give FLL information about me/us for the purpose of assessing my loan application and that FLL will give these Credit Reporting Agencies information which will be held by them on their database and used to provide future credit reports. This means that the information that I/we give to FLL and which passes on to these Credit Reporting Agencies will be given to other customers who also use these credit reporting services.

I/we understand that FLL may use these Credit Reporting Agencies in the future if I default in my payment obligations in relation to the provision of credit to me. This may include using monitoring services and receiving updates if any of the information held about me/us changes.

I/we understand that should payment defaults not be paid, or I/we fail to make a payment arrangement, any payment default notified to these Credit Reporting Agencies in terms of this credit application, may impact on my/our future ability to borrow money.

I/we understand that am entitled to a copy of any information that you may receive about me/us from third parties, and any information that you may give to third parties about me/us.

I/we also authorise FLL to contact the following people or organisations for the express purpose of processing my loan application.

1. Finance companies with which I/we have previous dealings or appear to have had previous dealings
2. Government departments directly related to my/us financial position (e.g., PPSR/DIA/Justice Department etc)
3. Motor Web Services
4. Budget advisors I/we use or have used
5. My bank(s)
6. My employer(s)
7. Contacts I/we have listed and any other person or organisation for which I have provided information to Friendly Loans Ltd in the process of making this application



I/we understand that FLL will contact and provide my/our contact details to a recognised financial mentor as detailed on www.moneytalks.co.nz PH: 0800 345 123 if FLL believes that you are under financial hardship.

I/we understand the importance of providing correct information to FLL and that my/us failure to do this will affect my/us loan application and any loan contract with FLL. I/we understand that FLL retains a copy of all originating documents, and that this authorisation is irrevocable.