



INSTANT FINANCE

Makers of Possible

Instant Finance Privacy Policy

Instant Finance and all its related companies take your privacy seriously, and we are committed to protecting your personal information. We recognise the importance of keeping your personal information confidential and secure.

Introduction

Personal information is information by which you may be identified directly or which has the capacity to identify you.

This Privacy Policy describes how we collect and hold your personal information, how we deal with your personal information, who we disclose it to and how you can access the personal information we hold about you.

We have adopted this Privacy Policy to ensure that we deal with your personal information in accordance with the Privacy Act 1993 (as amended from time to time).

Personal Information we collect and hold

We collect, hold, use and disclose personal information about you in the course of carrying on our businesses, including providing products and services to you.

Depending on your interactions with us, the personal information that we may collect and hold includes:

- your name, address, email address, contact number(s), date of birth, gender and drivers licence number;
- information about your financial position (including household budget, reasons for borrowing, banking transactions history), employment and residential status, personal circumstances, credit and repayment history information, and information about how you discovered us;
- any additional information provided in an application you make;
- information about your preference for products and services we offer from time to time;
- any other personal information which we are required to collect for identification or verification purposes;
- any additional information you provide, such as when you contact us, log in to our websites (www.instantfinance.co.nz, www.easydriver.co.nz and www.myhome.co.nz), or call us;
- any information you may provide to us through customer surveys;
- a record of any queries you have made or communications you have with us; and
- any other information that you authorise us to collect.

We may also collect other information which is not necessarily personal information, including your IP address, cookies, and information about your device, browser and operating system.

You can choose to withhold personal information but this may restrict the services and products we can supply to you.

Collection of Personal Information

We may collect information about you:

- when you use our websites (www.instantfinance.co.nz, www.easydriver.co.nz and www.myhome.co.nz) and official Facebook Page
- when you apply for a loan either through our websites or in any one of our branches;
- when you enter competitions or other promotions;
- when you complete surveys online or in any of our branches;
- from publicly available information.

We may also collect personal information about you from third parties, such as related entities and organisations which provide services to us, including credit reporting agencies, identification service providers, your referees, your present or former employer, and/or any other present or former creditor.

When you provide us with your personal information, you are consenting to our use of such information and our right to disclose it to third parties.

Storage of Personal Information

We will take reasonable steps to protect and keep secure the personal information we hold, however no method is completely secure and we are not responsible for any breach of security caused by third parties. You are responsible for ensuring your internet browser and computer system are secure and can support any security measures we use to protect your information.

Your personal information will be stored either in paper files or electronically in secure data centres located in New Zealand that are owned by third parties. All electronically stored personal information is protected from unauthorised access through the use of recognised security procedures such as passwords.

We have strict confidentiality standards that control who on our staff can see your personal information and what they're allowed to do with it.

Use of Personal Information

We may use personal information for the following purposes:

- to process, assess and acknowledge any request for finance you have made with us;
- for the management, assessment or enforcement by us of any agreement and/or security you have with us;
- to assess your credit worthiness and financial position from time to time, including reviewing and managing your agreement, collecting or recovering any payments or other amounts from you, monitoring your compliance, or to better service you;
- to notify a credit reporter or a credit provider of your repayment history and account details, if you default in any payment or breach any contract or arrangement with us and/or to verify your identity as may be required from time to time by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and other applicable laws or regulations;
- to collect any outstanding debt from you;
- to offer further finance to you;
- to comply with any laws in New Zealand;
- to market our products and services including future products and services which we believe may be of interest to you including by email, unless you tell us not to as detailed below under "Marketing and Opting Out";
- to undertake market research related to our product and services or future products and services for the benefit of our customers;
- share your personal information with third parties where you have consented for that information to be shared with them;
- train our staff, monitor and maintain our systems and networks;

- for our internal purposes such as risk management and billing;
- respond and follow up on any queries, complaints or requests you might have made;
- to monitor and screen any agreement or account you have with us for fraud or other crime detection or prevention purposes or risks to our products or services; and
- any other purpose you have consented to or authorise.

Disclosure

We may disclose your personal information:

- to the advisers, consultants and contractors we ordinarily engage for the above purposes (such as mailing houses, insurers, printers, lawyers, accountants and other service providers);
- to any other person or entity to whom you have consented us to disclose your personal information;
- to any person where disclosure is required or authorised by law, including disclosure of suspicious or threshold transactions or activities to the relevant authorities; and
- if you have applied for credit from us:
 - to a credit reporting agency for the purpose of obtaining a credit report about you and/or to allow the credit reporting agency to maintain a credit information file containing information about you;
 - to a debt collection agency;
 - with your consent, to other credit providers for the purpose of assessing your application for credit; or
 - with your consent, to guarantors if a credit arrangement is guaranteed.
- to Work and Income New Zealand;
- to the Ministry of Justice ;
- to the Department of Corrections;
- to Customs Service New Zealand;
- to Inland Revenue Department;
- to NZ Transport Agency (NZTA/Motochek)
- to Housing New Zealand;
- to your employer;
- to your representatives, such as your legal or financial adviser; and
- to your Landlord; and
- to Debt Recovery Agencies.

We may also disclose your credit information, including account information, default information, repayment history (including whether payments are made on time) and identification information to credit reporting agencies.

Information disclosed by us to credit reporting agencies may be listed in their systems, used by them to provide their credit reporting services or other information services, and supplied to their customers who use their services to make credit decisions about you or any applicable organisation you are representing.

Access or Correct Your Personal Information

You are responsible for promptly informing Instant Finance of any change to your personal information. If the information held by us is incorrect, inaccurate, incomplete or not up to date, then you may ask us

to correct the information and we will either correct the information or make a record of your comment, as we think appropriate.

You have the right to request access to any personal information (including your credit information) we hold about you. Where we hold information that you are entitled to access we will endeavour to provide you with a suitable range of choices (including direction to a credit reporting agency) as to how access is provided (e.g. emailing or mailing it to you). A fee may be charged to cover the cost of retrieval.

You can request access to or correct your personal information by calling 0800 760 000 or asking at any branch.

Third Party Partners and Analytics

We may collect information about you when you visit our website or social media pages. We promote our products and services on our websites and on social media. Third party vendors, including Google, show our advertisements on sites throughout the internet. Both us and these vendors may use cookies, separate to those required to maintain secure connections, to assist in serving the most relevant available Instant Finance advertisements to you based on your prior visits to our websites. You do not need to accept these cookies to transact with us and you can opt out of Google's use of cookies by visiting the Google Analytics Opt-out page.

Throughout our public websites, the Google Analytics system is used to measure anonymised site activity, associating multiple sessions across multiple devices. The information generated by these cookies (which includes your IP address) will be transmitted to and stored on the servers belonging to the companies providing us with analytic services (Notably Google). These agencies may also transfer information gathered in this way to their agents or to other entities as required by law.

We also use other tools in order to better target advertising and our communications, including but not limited to Google's Remarketing feature and Facebook's Remarketing feature.

By using any of our websites you consent to the processing of data about you as explained above.

Links to other websites

Our Website may contain links to other websites. These websites have their own privacy policies and we have no responsibility for linked websites, or their communication with you, and provide them solely for your information and convenience.

Marketing and Opting Out

Where we have obtained your consent to do so, or in circumstances where you would reasonably expect that your personal information would be used or disclosed for this purpose, we may contact you from time to time with marketing material about our other products or services. We may also share your personal information with our related companies, so that they can provide you directly with marketing material about their products and services. You may opt out of receiving this material at any time by contacting us on 0800 760 000 or by email to newsletter@if.co.nz.

Your consent to receive this information will remain current until you advise us otherwise.

Privacy Concerns, Questions or Complaints

If you have any questions about this Privacy Policy and/or our handling of personal information or you believe that we have at any time failed to keep one of our commitments to you to handle your personal information in the manner required by the Privacy Act, please lodge a written complaint addressed to our Risk & Compliance Officer using the contact details below:

Instant Finance Limited
PO Box 11427
Ellerslie
Auckland 1542
Email: QFE@if.co.nz

Telephone: 09 525 3600
Fax: 09 525 3366

Once we receive your complaint, we will respond to you within a reasonable period of time, usually within 20 working days.

We will respond and advise whether we agree with your complaint. If we do not agree, we will provide reasons. If we do agree, we will advise what (if any) action we consider appropriate to take in response. If you are still not satisfied after having contacted us and given us a reasonable time to respond, then we suggest that you contact the Office of the Privacy Commissioner by:

Phone: 0800 803 909 (from 8.30am to 5pm, Monday to Friday)
(04) 474 7595

Post: GPO Box 10-094
The Terrace, Wellington, 6143

Email: enquiries@privacy.org.nz

or The Insurance and Savings Ombudsman at www.ifso.nz.

Changes to this Privacy Policy

From time to time we may need to amend the terms of this Policy if our practices change. We reserve the right to change this Privacy policy at any time. If we do so, we will post the updated version on our website.

Your continued use of the website will indicate your acceptance of the updated policy.

Applicable law

This Privacy Policy is governed by New Zealand law. Your personal information will be collected, used, stored, and disclosed in accordance with this Privacy Policy and New Zealand law. The courts of New Zealand have non-exclusive jurisdiction.