

PRIVACY AND CONSENT DISCLAIMER

I (being each applicant named below) understand that all personal information Real Finance Limited ("RFL") collects about me will be retained for the following purposes:

- To process my requests for finance, my credit worthiness, collateral validity and financial position now and in the future;
- For the management, assessment or enforcement of any agreement and/or security I have with Real Finance;
- To verify my identity when necessary;
- To collect any outstanding debt from me, or to offer me further finance;
- To market the products or services of RFL or its associated companies to me.

I authorise RFL (for the purposes above) to:

- Make inquiries about me, disclose my personal information to any third party and/or obtain information about me that RFL considers necessary from any third party (without limitation). I authorise **any** such third party to provide you information about me that you consider necessary for such purposes;

The inquiries from third parties that I have authorised particularly include:

- Accessing name and address information about me from Waka Kotahi/NTZA (the Motor Vehicle Register);
- Confirming details where RFL has an existing security interest in a motor vehicle;
- Verifying the owner of a motor vehicle when assessing an application to provide finance in relation to that vehicle;
- Fines status inquiries to the Ministry of Justice, if I have voluntarily provided my drivers license details for that purpose;
- Disclose information about me (where required) to any third party, including default information to any credit reporting agency, such as but not limited to Equifax Limited or Centrix Group Limited;
- Obtain from any credit reporting agency any information which it holds;
- To use my personal information to inform me from time to time about Real Finance's products or services, or those products or services of its associated companies.

I understand that:

- I have the right to access personal information held by Real Finance, and can request any corrections by writing to Real Finance Limited, P.O Box 11094, Wellington, 6142, or by email to info@realfinance.co.nz
- I can opt-out of having my personal information disclosed under an S241 authorisation by contacting Waka Kotahi/NZTA (Motor Vehicle Register)
- all information RFL provides to credit reporting agencies (including default information) will be held by that agency for its credit reporting service and that agency may give such information to its subscribing customers, including customers to whom that agency is permitted by law to disclose such information to assist them in verifying my identity. I also understand that I may access and correct the information held by those agencies by writing to each agency.

I consent to Real Finance:

- carrying out affordability assessments and/or asset valuations, the cost of which will be added to the loan if approved. This form shall remain with and the property of the issuer. If this application cannot be approved, I consent to RFL sending my details to a lead generation company or external Lender to look for alternative suitable finance.
- its Agents and third party lenders providing me commercial electronic messages. I understand consent can be withdrawn at any time by using the unsubscribe function or emailing info@realfinance.co.nz with "UNSUBSCRIBE" in the heading, but am also aware that contractual information legally required to reach me may still be supplied to any known contact methods, including email.

APPLICANT'S SIGNATURE(S)

Applicant 1	Applicant 2
Name: _____	Name: _____
Signature: _____	Signature: _____
Date: _____	Date: _____