

Privacy Consent and Declaration

In accordance with the requirements of the Credit Reporting Privacy Code 2020, Xceda Finance Limited brings the following to your attention:

1. Xceda Finance Limited's loan application process collects personal information about you.
2. The purpose for collecting this information is to assess your eligibility for the credit you are seeking.
3. The intended recipients of the information are Xceda Finance Limited and other providers of credit, credit reference, debt collection agencies, employer(s) both current and previous, research firms and direct marketing firms engaged by Xceda Finance Limited from time to time.
4. The information is being collected and will be held by Xceda Finance Limited.
5. You do not have to provide the information to us but if you do not provide all or any part of the information requested by Xceda Finance Limited your credit application may be declined.
6. You have rights under the Privacy Act 2020 and the Credit Reporting Privacy Code 2020 to access and correct any personal information about you held by Xceda Finance Limited.

By signing this form:

1. You authorise Xceda Finance Limited to obtain a credit report from a credit reporting agency or obtain such information from any credit providers, government agencies, and/or employer(s), accountant(s) or other persons (and you authorise such persons to provide to Xceda Finance Limited such information about you as is necessary for Xceda Finance Limited to consider whether to grant you credit, for the purposes of administration and protection of any credit provided and for the purposes of considering any future request from you for credit under any agreement.
2. You authorise Xceda Finance Limited to give a credit reporting agency certain personal information about you including:
 - Information which enables you to be identified;
 - The fact that you have applied for credit and the amount of credit;
 - Any payments which are overdue and for which we have started debt recovery action against you;
 - Information that you have, in our opinion, committed a serious credit infringement; and
 - Advice that you have fully repaid credit provided by Xceda Finance Limited.

3. You acknowledge that Xceda Finance Limited may give to a guarantor or proposed guarantor of your credit contract any information, including information about your credit worthiness, credit standing, credit history and credit capacity in connection with your loan account as is necessary for the enforcement or proposed enforcement of the guarantee.
4. You acknowledge that Xceda Finance Limited may give to a mortgage insurer such information about your credit worthiness, credit standing, credit history and credit capacity as is necessary for the assessment of the risk of defaulting under the mortgage insurance.
5. You authorise Xceda Finance Limited to disclose information about yourself to its related companies, credit reporting agencies and to other parties authorised and/or required by law to collect information and (if necessary) to any person assisting Xceda Finance Limited in the enforcement of any agreement between Xceda Finance Limited and yourself.
6. You authorise Xceda Finance Limited to use and disclose your information to help it provide or to tell you about other products or services which may interest you, for its internal administration processes and for the purpose of market or customer satisfaction research.
7. You acknowledge that any credit facility provided as a result of this application has been made on the basis of the answers and details recorded herein. If subsequently, these have been found to be untrue, you have obtained credit by fraudulent means and may face legal proceedings.
8. You acknowledge that if any subsequent loan is granted in your personal name(s) and as such the loan is for business purposes it shall not be subject to the provisions of the Credit Contracts Consumer Finance Act 2003 (CCCFA).
9. You authorise Xceda Finance or its agent to obtain information relating to your driver licence from the Land Transport NZ Driver Check service.
10. You authorise Xceda Finance or its agent to obtain information about yourself or your company from any Government Department or Authority including Inland Revenue, Ministry of Justice, The Police, and Customs and Excise.

Use of Personal Information:

You understand that Xceda Finance Limited may contact you by email or telephone from time to time about its products and services and those of its corporate partners that may interest you.

Signature required

Applicant one signature

Title

Date

Applicant two signature

Title

Date