

DECLARATION & PRIVACY WAIVER

New Zealand Finance Ltd trading as Grabaloan

PO Box 106878, Auckland City

Phone 0800 85 55 55, Fax 820 1915, Email info@grabaloan.co.nz

1. I promise that everything I have said in this application form is true and correct. I hereby declare that the information provided on this Application Form to **New Zealand Finance Ltd** (hereafter called "the Company" or "the lender") is true and correct.
2. I authorise the lender to (that is, the lender may) ask other people whether or not I pay my bills on time. I authorise the lender to (that is, the lender may) also check other information about me so it can decide whether or not it wants to lend to me. It may check to see what security I have given over my property. For example, the lender may check against my name to see whether or not anything I own is on hire purchase. I understand that Credit Checks and PPSR Checks will be obtained to enable the processing of this Loan Application.
3. So that the lender can decide to lend to me or not, I declare that I am not an undischarged bankrupt and know of no legal actions pending in the foreseeable future that have the potential to result in judgements against me, or bankruptcy.
4. I understand that in order to process my Loan Application the Company is asking me to provide personal information about myself and I authorise the Company to carry out a credit check on me using that information with Equifax, Centrix and/or other credit reporting services.
5. I understand that the provision of my driver's licence number is voluntary, and I authorise that my driver's licence number may be provided to Equifax/Centrix as part of processing a credit check. Where collection of the licence number and card is in person, NZF will take reasonable steps to ensure the individual is the individual shown on the driver's licence.
6. I understand and I authorise Equifax/Centrix and/or other credit services to give the Company information about me for the purpose of assessing my Loan Application and that the Company will give Equifax/Centrix and/or other credit agencies information which will be held by those credit agencies on their systems and will be used to provide future credit reports. This means that the information I give the Company and which the Company passes on to Equifax/Centrix and/or other credit agencies will be given to their respective customers who also use the particular credit reporting service. I authorise that and additionally I authorise that motor vehicle register and PPSR checks may be obtained to enable the processing of this loan application.
7. I authorise the Company to use Equifax/Centrix and/or other party's credit reporting services in the future in relation to the provision of credit to me, administering the loan and enforcing payment. This may include using monitoring services and receiving updates if any of the information held about me changes.
8. If I default in my payment obligations to the Company, I authorise information about my default to be given to Equifax/Centrix and/or any other credit reporting services and I authorise that information about my default then be given to their respective customers.
9. I understand that I may access my personal credit information from Equifax/Centrix and/or other credit services, and that if it is incorrect, request that it be corrected. [Information held by Equifax can be accessed through their website www.mycreditfile.co.nz or by writing to Equifax at Private Bag 92156, Victoria Street, Auckland. Information held by Centrix can be accessed through their website www.centrix.co.nz/Personal/Get+my+credit+report.html or by writing to Centrix at PO Box 62512, Greenlane, Auckland.]
10. I authorise the company to process Centrix Smart ID report in accordance with the requirements of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.
11. I authorise the Company and its successors and assigns to contact the following people or organisations, and they may give to and seek from them such personal, financial and commercial information as the Company deems necessary relating to this Loan Application, the administration of any loans, and any ongoing debt recovery:
 - a. any other finance providers, or bank/s with which I have dealings with, or appear to have had previous dealings;
 - b. any government departments where that is directly material to my financial position;
 - c. any budget advisors I have used or use;
 - d. past or present employers;
 - e. past or present landlords;
 - f. credit reporting agencies;
 - g. relatives and referees, or other contacts that I have listed and any other person or organisation about which I have provided information to the Company in the process of making this Loan Application.
 - h. debt collection agencies, solicitors, other creditors
12. In the event of default, I/we acknowledge and agree that item 11(g) may include supplying information to my family or other members of my household if the Company is unable to make contact with me/us.
13. I acknowledge and agree that any costs relating to possible debt recovery are payable by me and that a default will be recorded against my credit history for non-payment of debts incurred with the Company.
14. I understand and I authorise that the information on this form may be exchanged with other credit providers or other third parties to assist with the recovery of my debts.
15. I agree that you may produce this authority to such parties for the purpose of collecting such information.
16. I understand that I am entitled to receive a copy of any information that you may receive from third parties about me, and any information that you may provide to third parties about me.
17. **I declare that I am not known by any other name and that there are no official documents in New Zealand or overseas showing me with any other name or form of name.**
18. **I understand the importance of providing the correct information to the Company and that failure to do this will affect my Loan Application and any Loan Contract I have with the Company. I declare that the information I have given is a true and accurate statement of my financial position and contains no omissions or false information which would materially affect the approval of the loan.**
19. **I understand and authorise that upon taking a loan agreement with the Company, photo ID will be held on file for identification purposes.**
20. **The authorities I give are irrevocable as long as I owe money to the lender or am applying for a loan.**

PLEASE NOTE: Any person who knowingly falsifies or omits relevant information may commit a criminal offence where a loan has been provided based on this information.

I have read and accept the terms of this Declaration and Privacy Waiver.

I also confirm that I am not an un-discharged bankrupt or have ever made application to the Official Assignee for a "No Asset Procedure" form of bankruptcy