pacificfinanceltd

Privacy Consent and Authorisation of Enquiries

I / We, as the Loan Applicant:

a. understand that Pacific Finance Limited of 2018 Great North Road, Avondale, Auckland 1026 (**PFL**) requires personal information about me/us so that PFL can evaluate and process my/our application for a loan (**Application**), and that failure to consent to the collection, use and disclosure of my/our personal information may result in my/our Application being delayed or refused.

b. authorise PFL to obtain from other parties, including but not limited to, government agencies, other finance providers, banks and creditors, credit reporting and debt collection agencies, third party service providers, and people/referees who know me/us personally (e.g. employers and landlords), any personal information about me/us that PFL deems to be relevant to this Application.

c. acknowledge that PFL may need to disclose to other parties, including but not limited to, debt collection and credit reporting agencies and government agencies (e.g. the Ministry of Justice or NZ Transport Agency), any personal information collected in relation to this Application.

d. understand that I/we have rights of access to and correction of personal information held by PFL.

e. understand that more information about how PFL collects, uses, discloses and processes my/our personal information is set out in PFL's Privacy Policy, a copy of which has been received with this Application form and is also accessible at **www.pacificfinance.co.nz**

Access to and Correction of Your Personal Information

If you would like to access a copy of, or correct or update, your personal information held in our files, please contact PFL's Privacy Officer simon@pacificfinance.co.nz or by sending a letter to: Privacy Officer, PO Box 19560, Avondale Auckland 1746.

Your express consent to Our Privacy Policy via completion of this Loan Application form and Privacy Consent is irrevocable. However, you can ask for access to, correction or updating of Your Personal Information at any time, or choose to withdraw Your Application for a loan or services from Us.

We will respond to any access, correction or updating request within 20 working days.

Privacy Policy and Terms

In this Policy, "We", "Our", "PFL" and "Us" means ***Pacific Finance Limited***, 2018 Great North Road, Avondale, Auckland 1026.

"You" and "Your" refers to individuals from whom PFL may collect Personal Information.

"Personal Information" means information that can identify a person or is capable of identifying an individual human person.
"Policy" means this PFL Privacy Policy.

"Privacy Act" means the Privacy Act 2020 as amended or replaced from time to time.

Outline:

This Privacy Policy sets out how We collect, hold, store, use, disclose, give access to and correct your Personal Information in accordance with the requirements of the Privacy Act 2020.

Your decision to provide Personal Information

You do not have to provide Us with Your Personal Information, or consent to Us obtaining it from third parties, but if You do not give Us the Personal Information or authority sought, We will not lend You money – i.e. your Application may be delayed or refused.

The Types of Personal Information PFL will collect

The Personal Information PFL will usually collect and hold includes:

1. Identifying information such as Your name, date of birth, citizen status, relationship status and family status;
2. Contact information such as Your address, telephone number, email address, and (if You are renting) Your landlord's contact information;
3. Employment details;
4. If You are a beneficiary, information about Your benefit;
5. Contact details for Your next of kin
6. Information about Your credit history, including any debts, defaults or fines.
7. Any other information relevant to assessing Your creditworthiness or Our legal compliance obligations.

Our purposes for collecting Your Personal Information

We will collect Your Personal Information (and from time to time will update that information) in order to:

1. Identify You. We need to do this to protect You and Us against fraud and under the requirements of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. This may include verifying the Personal Information You give to PFL or that PFL obtains from third-parties, by checking with someone other than You or the person we first obtained the information from. We may ask more than one person for the same information.
2. Obtain one or more credit reports about You for the purpose of evaluating whether to offer to provide credit to You, deciding whether or not to lend to You, or preparing a quotation for the cost of Your loan. An additional ongoing purpose is to manage Your account with Us as long as You owe Us money, and to make sure that You pay Us.
3. Determine whether you have any overdue fines (by checking the Ministry of Justice and/or NZ Transport Agency databases).
4. Enable Us to undertake debt recovery in the event of a default, including appointing an agent to collect any outstanding debts and listing defaults with a credit reporting agency. We will list any of Your defaults with a credit reporting agency to help credit reporter(s) learn about debtors and borrowers and report to Us and/or to other creditors or possible creditors, and to other people who need to know Your credit rating (e.g. landlords or insurance companies).
5. Advertise Our services to You including contacting You by email or text or voice call.
6. Discuss the sale of Your debt with a possible buyer should We wish to sell Our business.

How we collect your personal information

Directly

We collect Personal Information from You (or your Joint Borrowers or Guarantors or persons acting on behalf of You) whenever You complete Our Loan Application form or provide Us with information in support of Your Application, and You interact with Us in person, in store, via telephone or via e-mail.

Indirectly

Where relevant to this Loan Application, We may collect Personal Information about You indirectly from other third-parties or categories of providers, including but not limited to:

1. Government agencies such as, but not limited to, the Personal Property Securities Register, the Insolvency Service, the Ministry of Justice, and the New Zealand Transport Agency via the Motor Vehicle Register or via 'Info Agent'.
2. Other finance providers or banks with which You have dealings or have had prior dealings, and Experian NZ for bank statement data extraction and categorisation.
3. Past or present employers.
4. Past or present landlords.
5. Relatives, referees or other contacts You have listed in the Loan Application.
6. Other creditors.
7. Solicitors and legal advisors.
8. Compliance service providers, such as Real AML Anti-Money Laundering consultants who crosscheck identity and know-your-customer information through various sites and databases, and finance industry standard software packages or apps such as Finpower Connect or Motoweb.

9. Credit check reporting agencies including but not limited to:
    a. Equifax New Zealand Information Services and Solutions Limited, PO Box 912012, Victoria Street West, Auckland 1142, https://www.equifax.com/privacy/;
    b. Centrix Group Limited, PO Box 62512, Greenlane, Auckland 1546, https://www.centrix.co.nz/privacy-statement/; and
    c. Experian New Zealand Operations Limited, PO Box 9589, Newmarket, Auckland 1031, https://www.experian.co.nz/privacy-policy
10. Debt recovery agencies including, but not limited to:
    a. Credit Consultants third party credit collectors; and/or
    b. B&T Debt Collections; and/or
    c. similar collection/repossession agencies as required.
11. Via software and cookies that store electronic data when customers visit PFL's website or websites of any third party agents and service providers.

You authorise Us to collect, hold, store, use, disclose and retain Personal Information that We receive from some or all of these third parties in accordance with this Policy, for the purposes of administering any business functions or compliance activities.

Where You provide Us with Personal Information about any other person, You confirm that You have the authority of that person to disclose such information and to authorise Us to collect, hold, store, use, disclose and retain the Personal Information in accordance with this Policy, for the purposes of administering any business functions and compliance activities as listed above.

Please note the list above is current as at 1 May 2026 but may change in minor respects over time. We will not necessarily let you know if and when it changes or send replacements of existing documents (but an updated current list will be available on our website).

Use and disclosure of Your Personal Information

Use

We will only use your Personal Information for the purpose for which You gave it to Us, or for which We obtained it from third parties, or any incidental necessary purposes, or otherwise as permitted by New Zealand law.

Disclosure

We may disclose Your information to the following types of third parties where necessary:

1. Credit reporting agencies (including, but not limited to, those listed above). In the event that We disclose Your Personal Information to a credit reporting agency, they may hold Your Personal Information on their credit reporting database and use it for providing credit reporting or debt collection services to other parties (including disclosing it to those parties) and for any other lawful purpose.
2. Debt recovery agencies, including but not limited to those listed above, and solicitors.
3. The Ministry of Justice or NZ Transport Agency.
4. Anyone else as a third party agent or *Indirectly* service provider listed in #1 to #11 above.

We will not disclose Your information to other parties other than those described above, except as permitted by law or in the following circumstances:

1. If disclosure is required by a regulator or law enforcement agency or under specific legal obligation, including when requested by a statutory, regulatory, or ombudsman authority, government agency, or dispute resolution scheme;
2. Where it is necessary for Us to comply with legal and regulatory obligations.
3. Where You have consented to the use, collection or disclosure – which may be given expressly or may be reasonably implied by Your conduct.

How we store, secure and destroy Your Personal Information

Storage

PFL collects and stores Your Personal Information in both digital and physical formats. Digital data is maintained securely within corporate directories hosted on the FinPower software platform, as well as via managed infrastructure provided by Computerforce, Our external IT providers. Physical documentation is held in secured, access-controlled filing systems located both within Our office and at a dedicated, secure off-site storage facility.

Security

To protect Your Personal Information from unauthorised access, loss, or alteration, access is strictly restricted. Authorised personnel can only access personal information through the FinPower software system, which requires secure, individual user authentication and password controls.

Destruction

PFL retains personal information only for as long as necessary to fulfil the purposes for which it was collected. Upon the expiration of three (3) years following the formal completion of Our business relationship with a client, personal information is systematically archived within the FinPower system. Any associated physical paper documentation is permanently destroyed using authorised, high-security commercial document destruction services.

Privacy complaints process

If You wish to make a complaint about Our treatment of Your Personal Information or You believe there has been a breach of this Privacy Policy, You can contact our Privacy Officer using the contact details given above.

If unhappy with Our response to Your complaint or concerns, You may contact the Office of the Privacy Commissioner at the details below:
PO Box 10094
Wellington 6143
0800 803 909
https://www.privacy.org.nz/