

Privacy Waiver

- 1) You hereby declare that any information provided to Direct Cash Orders Limited t/a DCO FINANCE (herein after referred to as DCO) is true and correct to the best of your knowledge. You acknowledge that this privacy waiver and all supporting documentation remains the property of DCO and that your Loan Application is made on that basis.
- 2) You irrevocably authorise any person or Company including (but not limited to) Work and Income New Zealand, IRD, Housing New Zealand, any trading bank operating within New Zealand, employer, any finance companies, current or previous Landlords and any credit reporting agencies to provide DCO with such information as may be required for credit application and/or credit control purposes. You are also aware that any of the above-named entities may be legally entitled to gain information that you have provided to DCO.
- 3) **Credit Agencies:**
 - a) You understand that DCO is asking you for personal information about you so as to use CENTRIX's credit reporting or any other NZ credit reporting agency (herein referred to the agencies) to credit check you. You understand that:
 - i. The agencies will give DCO information about you for that purpose and DCO will give your personal information to the agencies, and that the agencies will hold that information on their systems and use it to provide their credit reporting service.
 - ii. When the agencies other customers use the agencies credit reporting service, the agencies may give the information to those customers.
 - iii. DCO may use the agencies credit reporting services in the future for purposes related to the provision of credit to you. This may include using the agencies monitoring services to receive updates if any of the information held about you changes.
 - iv. If you default in your payment obligations to DCO, information about that default may be given to the agencies, and the agencies may give information about your default to other agency customers.
 - b) In respect of DCO providing a credit facility and undertaking periodic reviews or for the requirements of the Anti-Money Laundering and Countering Financing Terrorism Act 2009, you authorise DCO to make credit references and other enquiries within DCO's normal procedures. For this purpose, DCO may seek from any such source information concerning you.
 - c) You also authorise the collection and disclosure of all information relevant to your accounts including repayment history information from/to any credit reporting agency. Credit reporting agencies may use information disclosed by DCO to update their credit reporting database, and disclose any information that they hold about you to their own customers as permitted under the Credit Reporting Privacy Code. In addition, DCO may use any service provided by our credit reporting agencies to receive updates of the information it holds about you.
 - d) In the event that you are in default under any credit facility from DCO, DCO is authorised to disclose all relevant information about you, to and for the use by, credit reporting agencies, debt collection agencies and law firms.
- 4) In accordance with the Unsolicited Electronic Messages Act 2007 you agree to receive promotional material in the form of letters, email or via e-txt.
- 5) You understand that if your application is unsuccessful with DCO, your details will be passed where possible to LEAD MARKETS, OVERFLOW or other similar platform to try to find another lender to process your application.
- 6) You understand that this privacy waiver will remain in effect for the period of five (5) years from the date stated below. You are aware that if all of your obligations are met you can request in writing for this privacy waiver to be cancelled.