

PRIVACY CONSENT

(pursuant to the Privacy Act 2020)

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| Client Name | Error! Reference source not found. | Client Number | Error! Reference source not found. | Date | |
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I understand that:

- Limelight Financial Services Limited t/a dtr, Thorn Finance and Finance Central is asking for and may receive personal information about me, and that my personal information may be used by Limelight and its related entities, successors, assigns, agents and associates (together the **Limelight Group**) in accordance with this Privacy Consent.
- Limelight Group will collect, use, store, disclose and otherwise process my personal information in accordance with its privacy policy available at www.dtr.co.nz/privacy and <https://thornfinance.co.nz/privacy/> (**Privacy Policy**). This consent does not limit anything in the Privacy Policy.

I understand that the personal information Limelight Group collects and holds about me may consist of (but is not limited to) details of my assets, liabilities, income, employment, credit history, outstanding fines, address details and contact information.

I understand that my personal information may be used by Limelight Group for the purposes of:

- Assisting in making decisions on whether or not to provide me with credit and providing quotations for the cost of credit, including assessing my creditworthiness
- Verifying my identity in accordance with anti-money laundering legislation
- Enforcing my contract if I default in my obligations
- Complying with legal obligations
- Contacting me about new products, offers or competitions
- Conducting market research

For the above purposes and for credit reporting purposes, I authorise the Limelight Group to provide (and to request and collect) personal information about me (including default information and my repayment history) to and from third parties as it considers appropriate for such purposes, including but not limited to:

- Any trading bank, finance company, credit union, insurance company or other financial institution.
- Any credit reporting or identity verification service or agency (including but not limited to Equifax, Centrix, Illion, APLYID) and any debt recovery agency.
- Data and analytics products providers who provide Limelight Group with access to credit related data.
- The New Zealand Transport Agency's 'Driver Check' service.
- Other government agencies and regulators, who may hold information relevant to processing my application and/or assessing my creditworthiness, including the Ministry of Justice, Department of Corrections, New Zealand Police, MSD, Immigration New Zealand, Inland Revenue Department and Kāinga Ora Homes and Communities (and related agencies).
- My alternative contacts, my past and present employers and third-party service providers (including telecommunications providers, professional advisors and public registers).

- Owners, occupiers or neighbours of any address reasonably believed to be my current or recent address.
- My authorised representatives and advisers (including budget advisers).
- Limelight Group's agents or service providers like debt collection agencies, introducers, professional advisers, direct debit companies, private investigators, marketing agencies and market research and data and analytics products providers, mailing houses, call centre operators and technology service providers offering online services used by Limelight Group in connection with its business.
- Third parties that Limelight Group partners with in connection with its service offerings (including motor vehicle dealers).

Without limiting the foregoing, I agree that if I apply for a loan or request a quote for the cost of credit, Limelight Group may obtain credit information about me from a credit reporter to confirm my identity, verify my current credit obligations, help Limelight Group assess my ability to meet repayment obligations and make credit decisions, and to provide me with quotations for the cost of credit.

I understand that:

- if I default in my obligations to the Limelight Group, information about that default may be given to third parties, including credit reporting agencies.
- Neither Limelight Group nor any third party needs to contact me before any information about me is provided or obtained by Limelight Group.
- A third party (e.g. a credit reporting agency) to whom the Limelight Group gives my information may retain that information and use it to provide its own services, including providing the information to its own customers.

I understand that credit reporters to whom Limelight Group give my personal information may use (and disclose) my personal information on their own terms and treat my information in accordance with their own privacy policies. Credit reporters are subject to specific requirements in relation to credit information they hold and I understand that I can ask any credit reporter for a copy of any credit information they hold about me and to update it, if necessary. More information about this is available at <https://www.privacy.org.nz/privacy-act-2020/codes-of-practice/crpc2020/>.

I understand that, if my personal information is not provided, Limelight Group may not be able to provide the products I have requested.

I acknowledge that I have the right to access, and request the correction of, any personal information about me held by Limelight Group by writing to Limelight Financial Services Limited at PO Box 204365, Highbrook, Manukau 2161 or or by contacting us at info@ltr.co.nz or on 0800 645 008.

Under the Unsolicited Electronic Messages Act 2007, Limelight Group needs your consent to send you some types of commercial electronic messages (mostly marketing and promotional information). If you do not wish to receive these sorts of messages from the Limelight Group, please tick the 'No' box below before signing this document. If neither of the boxes are ticked Limelight Group will assume you want to receive emails and text messages.

Yes, I consent to receiving marketing and promotional electronic messages from you in the future.

No, I do not wish to receive any marketing or promotional electronic messages from you in the future.

I acknowledge that this privacy consent applies to all of my current and future arrangements with the Limelight Group.

Date:

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Signature of customer

.....
Signature of witness

.....
Name of customer (print)

.....
Name of witness (print)

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Occupation of witness

.....
Address of witness

Sample