

## Commercial Privacy Statement

### 1. Your Information

#### 1.1 Why we collect information

We collect information about individuals associated with a business entity, (for example, as a director, employee, shareholder, partner, trustee or beneficiary of the Business), to check and verify who we are doing business with, and to comply with the law. In this Privacy Statement, such an individual is referred to as “you” and “your”, and “we”, “our” and “us” refers to FlexiGroup (New Zealand) Limited and its related companies. The business entity is referred to as the “Business”. References to “Personal Information” mean the definition of this term under the Privacy Act 1993.

#### 1.2 How we collect information

We may obtain information and make such enquiries about you, for the purposes set out below as we may consider warranted from any source, including directly from you (or any persons authorised by you), from our merchants, business partners, any member of the Wider Group or from referees, credit reporting, fraud prevention and identity verification agencies.

#### 1.3 Your related persons

When you (or any persons authorised by you) give us information that relates to another person (that person being the related person) and that information is relevant to your relationship with us, you confirm that your related person consents to us collecting, using, holding and sharing their information for the purposes set out below (except in relation to paragraph 1.3.1(j), where we will only do so with the further consent of the related person) and any additional purposes for which the information was collected for.

#### 1.4 How we use your information

We may use, hold and share your and your related person(s) information by with our merchants, business partners, and third party service providers and agents who help us deliver our products and services. Your information is used by us and them:

- (a) to assess and process applications (including verifying your identity, performing sanctions screening, undertaking due diligence in accordance with anti-money laundering laws and assessing and processing applications (including to obtain credit reports) by the Business to transact with us;
- (b) to assess your credit worthiness;
- (c) to maintain credit records with us, external credit references, credit bureau, and fraud prevention agencies (including Credit Reporters);
- (d) to collect any money you or the Business may owe us and to take any enforcement action;
- (e) to communicate with you about the Business or your application;

- (f) to establish, administer and provide requested products and services to the Business and you;
- (g) to plan and conduct market research and to carry our transactional and statistical analysis;
- (h) to develop new products and services and improve the relevance of offers we make;
- (i) for training, quality control and verification purposes;
- (j) to prevent and detect crime, including fraud and money laundering; or
- (k) to offer insurance and other products or services provided by us, any of our merchant partners, or other third parties that we have carefully selected. We will not send you marketing or advertising materials if you have asked us not to.

#### 1.5 Sharing your information

1.5.1 Subject to paragraph 1.3, we will never pass your details (and details of your related persons) on to another party, except:

- (a) where we have permission to do so;
- (b) where we are required by law and/or by law enforcement agencies, government entities, tax authorities or regulatory bodies;
- (c) to credit reporting agencies in connection with us providing credit to the Business, or recovering from you any amounts that you or the Business may owe under any contract you have with us. This information may include “credit information” as defined in the Credit Reporting Privacy Code 2004 (which may include for example, repayment history, details relating to your transactions and payment defaults which they may use to update their database and who may disclose any information they hold about you to their own customers for credit reporting purposes);
- (d) to the Police, or any other government or financial regulatory body who assists in the investigation, prevention and detection of crime in New Zealand or any other country;
- (e) to financial services organisations we bank with, and who are required by law or regulation to obtain information about our customers;
- (f) to any potential assignee or transferee; or
- (g) when we suspect that unlawful activity has been or may be engaged in and the relevant information is a necessary part of the investigation into or reporting of the suspicion to the appropriate authorities.

#### 1.6 What will happen if we cannot collect, use, hold or share information

Subject to your rights under law, if you do not give us the information we ask for or you do not consent (or withdraw your consent) to us collecting, using, holding or sharing your Personal

Information, we may not be able to provide the Business with our products or services.

#### 1.7 How we store information

We take our obligations to you seriously, and understand the need to keep your Personal Information confidential and secure. We store your Personal Information securely in electronic form. We update our technology regularly to help protect your information. We also recommend that you take steps to keep any information about the Business safe.

#### 1.8 Length of time we keep your information

We will keep your information for as long as it is required by us in order to comply with legal and regulatory requirements or for other operational reasons we deem necessary, including dealing with any queries relating to the Business's accounts or dealings with us.

#### 1.9 Keeping your information up-to-date

We will take reasonable steps to make sure that your Personal Information that we hold is accurate, complete and up-to-date. If your Personal Information changes, including for example, your name, email address, telephone number, billing or residential address, please contact us so we can continue to provide you with our products and services.

#### 1.10 Recording

Any communications (through any means) between you and us (including any third party service providers and agents who help us deliver our products and services) may be recorded for security, record keeping, account maintenance and/or training purposes.

#### 1.11 Communicating with You

You agree that we can use electronic communication (including but not limited to email, text messaging or instant messaging) to communicate with you, to provide you with notices and changes to this Privacy Statement. You agree that any such communication may include a link to such information on our website and may not always include a functional unsubscribe facility.

#### 1.12 Access to your Information

You have the right to access and request correction of any of your Personal Information that is held by us. You can contact us by calling us on 0800 444 827 or email [customerservice@flexigroup.co.nz](mailto:customerservice@flexigroup.co.nz).

#### 1.13 Website privacy and use

Our website privacy statement contains further information relevant to privacy and to your use of our websites.