



Te Uniana Whakanama Pirihimana

POLICE HELPING POLICE

Use of Personal information for a loan application

As part of your loan application The Police Credit Union will collect your personal information to verify your identity. The Police Credit Union will also need to share your information with credit reporters to complete a credit check.

What this means for you

- If you select **Drivers Licence** for your Identification Type, the Drivers Licence details you provide will be validated via the NZ Transport Agency (NZTA).
- You authorise the collection and disclosure of all information relevant to your accounts including repayment history information from/to any credit reporting agency. We may use any service provided by our credit reporting agencies to receive updates of the information it holds about you.
- You can view our Privacy Statement at www.policecu.org.nz/about-us/terms-and-conditions/.

Personal Information Notice – Loan Application

- The Police and Families Credit Union (Trading as the Police Credit Union) collects information about you (“Information”) for the purposes of verifying your identity, considering this and any future applications, carrying out credit checks and monitoring your ongoing creditworthiness, determining whether the loan will meet your requirements and objectives, determining whether you will be able to make payments on the loan without suffering substantial hardship, and conducting any relationships (including sending you promotional material) we may have.
- The Police Credit Union will take reasonable efforts to ensure that the Information is stored securely at our offices at Level 11, 57 Willis Street, Wellington.
- You authorise the Police Credit Union to disclose the Information to any credit reporter to obtain a credit report about you and any guarantor, and to any debt collector, and in other instances where we are required by or authorised under the law to do so.
- You acknowledge that you have the right to access and correct Information which is held by the Police Credit Union, and you may obtain a copy of that Information upon request. You acknowledge that you may be charged a reasonable administrative fee for being provided with the Information.
- You understand that if you do not provide the Information, the application may be declined, or our ongoing relationship terminated.
- You authorise the Police Credit Union to disclose your Information to credit reporters to enable them to provide credit reporting services (which may involve them providing that credit information about you to other parties). You authorise the Police Credit Union to make

enquiries with credit reporting agencies so that the Police Credit Union can carry out credit checks and monitor your creditworthiness. In the event of any default, you authorise the Police Credit Union to provide your personal information to debt collectors to enable them to take steps to recover any indebtedness.

- In this notice, references to the Police Credit Union include, wherever the context permits, its successors and assigns.

PRIVACY STATEMENT

Collection and Use of Personal information

We collect personal information about you. This information is collected to enable you to open and operate a transaction account with the Police and Families Credit Union (the "Credit Union") and to use other Credit Union products and services.

We will only use personal information that you provide to us for the purposes for which you supplied it or, in exceptional situations, for other reasons permitted under the Privacy Act 2020.

The intended recipient of information is the Credit Union who provide account management facilities for administering and settling those financial transactions that you initiate through the transaction account or other accounts from time to time.

The information is collected by the Credit Union and held by the Credit Union. The member and each authorised signatory acknowledge that this information may be used by the Credit Union to offer or provide their products and services and those of selected third parties.

Failure to provide any requested information or giving incorrect information may result in your application being declined, or you being unable to open or continue to use an account with the Credit Union.

If you apply for a credit facility from the Credit Union, you authorise other credit providers, and credit reference agencies to release at any time all personal information held by them and also any previous or current employers to release information about your employment history and level of income.

In the event of any default, the Credit Union may

- list you as a defaulter with credit reference agencies
- use the services of enquiry agents
- place the debt with a debt collection agent.

The Credit Union does not need to inform you of the above matters in any future dealings the Credit Union may have with you.

We will not use your personal information for any purpose that is not related to the Credit Union's products or services, or for any purpose for which you would not reasonably expect us to use the information. We will not sell or disclose personal information about you as an individual to any third party or entity outside of the Credit Union for marketing purposes.

The Credit Union, will for an appropriate length of time, retain the contents of any e-mails that you send us.

Your rights and choices

You have the right to access the information held by the Credit Union and to correct any information that is wrong. Simply contact us on 0800 429 000.

How We Protect Your Information

We restrict access to non-public personal information about you to our employees, whose mission it is to utilise your data to serve you better. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with regulations and leading industry practices to safeguard your non-public information.