

## METRO FINANCE – PEP & PRIVACY WAIVER

### POLITICALLY EXPOSED PERSON (“PEP”)

PEP’s are individuals who are or have been, at any time in the last 12 months, entrusted with prominent public functions in a foreign country, e.g. Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials. Immediate family members of PEP’s (spouse or partner, child, parent) or close associates (those sharing ownership of a legal entity or arrangement) are also considered to be PEP’s.

I confirm that I understand this definition & that neither myself (including all individual borrowers /guarantors nor any (including all individual borrowers/guarantors) nor any beneficial owner of the borrowers/guarantors is a PEP.

### PRIVACY ACT

**Under our Privacy Policy, we require you to consent to our checking your personal identification & credit rating & to other matters referred to below. You do not have to agree but if you do not, we will not consider your loan application further.** The Credit Reporter(s) we currently use are Veda Advantage (NZ) Limited, Private Bag 92156, Auckland Mail Centre Auckland 1142, & Centrix Group Limited P.O. Box 62512 Green Lane Auckland 1546. In this privacy statement, the expression “credit reporter” means any credit reporter named & any other credit reporter we may use from time to time. If you ask, we will always advise you which credit reporter we are using from time to time. You are agreeing that Metro Finance Limited (“we” or “us”) from time to time may obtain information from & provide information to a credit reporter & other people or organisations (“other sources”) about you so as to verify your identity (including electronic verification) & to carry out a credit check on you & may store that information. Those other sources are the Personal Property Securities Registry, appropriate electronic verification services, debt collection agencies, government agencies<sup>^</sup>, your solicitor & accountant, any territorial or regional authority (for general information &/or rates demands), insurance company or insurance broker, your past & present employers, your utility providers, other creditors, any guarantors & (in some circumstances) your neighbours, relatives or persons who live with you –anyone who may know your whereabouts or something about you related to our providing you with credit# or complying with our AML/CFT\* obligations.

**You understand that & agree that:** (1) A credit reporter & other sources (including appropriate and authorised third party providers) may give us information about you for the purposes of identity, address verification & credit checking. (2) We may also give some or all your personal information to the credit reporter & to other sources, & the credit reporter will hold that information on its systems & use it to provide its credit reporting or identification service. To that end you authorise a credit reporter to use any information that it holds in its credit reporting bureau about you to compare the information that you have provided to the lender. (3) When other customers of the credit reporter use the credit reporter’s credit reporting service the credit reporter may give the information to those customers. (4) We may use the credit reporter’s credit reporting services & obtain information from other sources in the future for purposes related to continuously verifying your identity & to our providing you with credit. This may include using the credit reporter’s monitoring services to receive updates if the information held about you changes. (5) If you default in your payment obligations to us, information about that default may be given to the other sources & to the credit reporter & listed on the credit reporter’s database & the credit reporter may give information about your default to its other customers or to other credit reporters. (6) We may obtain, provide & hold information about you only for the purposes of providing you with credit or complying with our AML/CFT obligations. (7) Any person to whom we may assign your loan has the same rights & powers we do under this consent.

You promise that the information given us in applying for a loan is correct to your best knowledge, information & belief & that you are over the age of 18 years & that you are not an undischarged bankrupt. Please note that you are entitled to request access to, & (if required) correction of, any personal information we hold about you.

#“Providing you with credit” includes considering your application, granting the loan, administering the loan and enforcing the loan agreement if you default.

\*“AML/CFT” means Anti-Money Laundering and Countering the Financing of Terrorism Act 2009.

<sup>^</sup>Government Agencies include (without limitation) the Ministry of Justice as to your outstanding fines and The NZ Transport Authority Driver Check.