



PRIVACY ACT WAIVER – THE PRIVACY ACT 1993 AUTHOURISATION & DECLARATION

Personal Information

1. I understand that the information contained in the Rent N Own Account application form, information you collect about me in the future (including my payment record with you) and the results of any enquires you make of referees, third parties, and credit agencies will be used:

- a. to process and assess my request for an account as well as any request for finance I make now or in the future;
- b. for the management, assessment or enforcement by you of any agreement or security I have with you or have given to you;
- c. to assess my credit worthiness and financial position at any time;
- d. to offer me further finance;
- e. to market your products and services to me.

Referees

2. I understand and confirm that you may contact the referees named in the Rent N Own Account application form to collect and/or confirm personal information about me.

Third Parties

3. I understand and agree that you may make enquires about me with any other person (including other people that have carried out a credit check on me, advanced credit to me, my employer, landlord and bank) to obtain any information you consider relevant about me from that person.

Credit Agency

4. I understand and agree that you:

- a. will give my personal information to the credit agency and that they will hold that information on their systems and use it to provide their credit reporting service; and
- b. may supply my personal information to any other person who I have provided written consent to receive my personal information;
- c. subscribe to a monitoring service which will provide updates if any of the information held by the credit reporting agency about me changes;
- d. report any default in my payment obligations to you, in which case information about that default may be given to the credit agency and the credit agency may give information about my default to other customers of that credit agency.

5. I understand and agree that your credit agency may hold my personal information in their systems and use it to provide their credit reporting service so that when their other customers use the credit agency's credit reporting service, the credit agency may give my information to those customers.

Fines

6. I understand and agree that you may submit my personal information to your credit agency and that your credit agency may submit my personal information to the Ministry of Justice to check my fines records.

7. At any time I apply for credit from you I authorise you and your credit provider to:

- a) use my personal information to carry out a fine status query with the Ministry of Justice; and
- b) to receive and use the results of that search for the purposes set out in paragraphs 1(a) to 1(d).

Access and Correction

8. I understand that: You will use, disclose and make accessible my personal information in accordance with the Privacy Act 1993. I have the right to request a copy of the information you hold about me and the right to request that you correct any incorrect information you hold about me.

Full Name:	Date of Birth:
Signature:	

