



**MOUNT VEHICLE  
FINANCE** LTD

## **MOUNT VEHICLE FINANCE LIMITED PRIVACY POLICY**

Personal information is information about an identifiable individual (a natural person). Mount Vehicle Finance Limited (**MVF, we, us, our**) collects personal information about you for a number of reasons. The personal information we collect and how we use it differs depending on our relationship with you but whatever our relationship, we only collect the personal information we need either to provide you with services you've requested or for our own legitimate business needs. And we will always comply with our obligations under the Privacy Act 2020.

We do not and will not sell personal information to any other party and we will make sure that any personal information you give us is stored securely and used appropriately. Read on for details.

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### **BORROWERS & GUARANTORS**

#### **What personal information do we collect from borrowers and guarantors?**

We collect personal information such as your name, address (email, physical and postal), contact phone numbers in order to contact you.

If a borrower is a company, we may collect personal information about the company's officers (such as directors) or employees or if about you personally if you are a sole trader or in a partnership. This might include names, addresses and contact numbers, identification and address verification.

If you are requesting (or guaranteeing) finance for personal or domestic use, we are also required by the Credit Contracts and Consumer Finance Act 2003 to collect a range of personal information from you in order to assess the suitability and affordability of finance you apply for. This includes your income (or in some circumstances proof of your employment), expenditure and your financial transactions for the 90 days prior to your application along with information about your circumstances including whether you live alone or share expenses. If you have recently paid off other lending, we will request information about that loan.

#### **How we collect borrowers' and guarantors' personal information**

Whenever possible, we collect personal information directly from you. We collect some information when you fill out an application form. We might collect personal information during a telephone call or a face to face meeting or when exchanging emails with you.

If you are an employee who interacts with us on behalf of a company, we may collect your personal information from your employer.

If you are financing for personal or domestic use, we are required to verify the income and expense information you give us. We may do this by, for example, contacting your employer, landlord (where applicable), bank and/or requesting copies of your expenses and bank statements.

We will always collect your personal information in a way that is legal and reasonable.

## **How we use borrowers' and guarantors' personal information**

We use your personal information to:

- communicate with you;
- assess your creditworthiness;
- assess whether you will be able to meet your payment obligations without substantial hardship;
- send you information (disclosure) as required under the CCCFA and its Regulations;
- comply with our legal obligations and/or protecting and enforcing our legal rights and interests; and
- other specific purposes if you consent to them from time to time.

If you don't provide us with this information, we may not be able to process your application for finance.

## **Who we disclose borrowers' and guarantors personal information to**

We will only disclose your personal information in a way that is consistent with the purpose we collected it for, to:

- (a) our employees or agents either to perform our obligations to you or making sure you are complying with your obligations to us;
- (b) an external party, such as a government regulator or law enforcement agency, if required or authorised by law, for example by registering our security interest over your vehicle on the Personal Property Securities Register;
- (c) to a credit reporting agency to obtain a credit report or to provide information to the agency if you default on your payment obligations;
- (d) to a debt collector if you default on your payment obligations and do not remedy that default within the time period we specify;
- (e) to a repossession agent if we need to enforce our right to repossess your vehicle; and
- (f) any person authorised by you.

We will make sure that anyone in (a) is contractually bound to, or will otherwise use best endeavours to ensure that recipients of the information will, only use your personal information only for the purpose we shared it with them. Persons in (c) to (e) have obligations under the Privacy Act 2020 to protect your information and use it appropriately.

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## **SUPPLIERS**

### **What personal information do we collect from suppliers?**

We may collect personal information about a supplier company's officers (such as directors), employees and subcontractors. This might include names, addresses (email, physical and postal) contact numbers, qualifications, experience and skills. We may also collect personal information that is related to specific work you are engaged to perform for us such as location information.

### **How we collect suppliers' personal information**

Whenever possible, we collect personal information directly from you or your authorised representatives. We may collect personal information from you if you provide an estimate or

respond to a tender that we advertise. We might collect personal information during a telephone call or a face to face meeting or when exchanging emails with you.

If you are an employee who interacts with us on behalf of a company, we may collect your personal information from your employer.

We will always collect your personal information in a way that is legal and reasonable.

### **How we use suppliers' personal information**

We use your personal information for:

- verifying your identity;
- communicating with you;
- processing payments and/or transferring money to you;
- complying with our legal obligations and/or protecting and enforcing our legal rights and interests;
- requesting additional goods or services from you; or
- quality control or auditing.

If you do not supply personal information when requested, depending on the information requested we may be unable to engage you to provide goods or services to us, or to provide you with access to our sites. We will notify you if this occurs.

### **We disclose suppliers' information to**

We may disclose your personal information, in a manner consistent with the purposes for which it was collected, to:

- (a) our employees or agents in order to perform our obligations to you or to monitor and ensure you are meeting your obligations to us;
- (b) an external party, such as a government regulator or law enforcement agency, if required or authorised by law;
- (c) any person authorised by you.

Any person included in subparagraph (a) and (b) is contractually bound to, or will otherwise use best endeavours to ensure that recipients of the information will, only use your personal information only to perform the services they have been hired to provide.

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## **ACCESS AND SECURITY**

### **How to access and correct your personal information**

Whether you are a borrower, a guarantor, a supplier or have interacted in us in some other way, subject to some exceptions, you have a right to access and correct personal information we hold about you. You can check or update the information we hold about you by emailing us at [kanemac@mountautos.co.nz](mailto:kanemac@mountautos.co.nz). You should provide evidence of who you are and set out the details of your request.

If we think a request for correction is reasonable and we are reasonably able to change the personal information, we will make the correction. If we do not make the correction, we will take reasonable steps to note on the personal information that you requested the correction.

We may charge you our reasonable costs of providing to you copies of your personal information or correcting that information.

## **Protecting your personal information**

We understand that privacy is important. We use secure systems for information storage. We make sure that we use appropriate infrastructure and security to keep your information safe from unauthorised access, modification, disclosure, misuse and loss by:

- role-based restrictions for who has access to personal information that we store on our systems and in hard copy form;
- using industry standard physical and infrastructure security such restricting access to our physical storage area for documents that we are required to retain as in hard copy form and access to our onsite datacentre;
- multi-factor authentications and employing multiple backups, along with the usual firewalls, virus and password protection;
- constantly monitoring our secure network; and
- imposing confidentiality requirements on our employees.

## **How long we keep your personal information**

We keep your personal information for as long as necessary under the law or for the purpose we gathered the information. Once the information is no longer required, we engage a specialist document destruction organisation to destroy it.

If you have requested (or are guaranteeing) finance for personal or domestic use, we are required by the CCCFA to keep your information about your income, expenditure and circumstances for 7 years.

## **Complaints**

If you believe MVF has breached the Privacy Act, please contact our Privacy Officer at:

Privacy Officer

Mount Vehicle Finance Limited

PO Box 5219

Mount Maunganui, 3150

New Zealand

Email: [kanemac@mountautos.co.nz](mailto:kanemac@mountautos.co.nz)

We may ask you to put your complaint in writing or to supply further details about your complaint. We'll try to resolve your complaint within a reasonable time. If you aren't satisfied with how we've handled your complaint, you can lodge a complaint with the Office of the Privacy Commissioner at [www.privacy.org.nz](http://www.privacy.org.nz).

We may amend this policy from time to time. Our current policy will be displayed on our website. This policy was last updated in November 2021.