

This is the Privacy Policy of Dave Allen Motors. For this document Dave Allen Motors shall be referred to as DAM.

This Privacy Policy describes the type of information that we will collect about you, how we will handle your information, who we can share your information with and your rights to the Personal Information we hold.

We know how important it is to keep your information safe and secure. We will take all reasonable steps to securely store any Personal Information we collect. However, you should be aware that information transmitted over the internet is not always secure.

By contacting us (by phone, email or in person), accessing our website, using other electronic services we provide, our ID verification application or electronic document collection, or requesting and/or using our products and services, you consent to the collection, use, disclosure, storage and processing of your Personal Information and data in accordance with this Policy.

What Personal Information will we collect?

You agree that we may collect, store, use, disclose and retain the following types of information:

- Your name, address, date of birth and other contact information and other personal information about you including information which you have shared publicly on any social media platforms;
- Information about your credit history, personal finances and credit requirements;
- Information about your account and account activity and all interactions and correspondence with us (including telephone conversations);
- Information about your property or goods (where relevant);
- a copy of any document you provide to any member of DAM (for example, your New Zealand Driver Licence, New Zealand or Australian Passport) and any personal (including biometric) information contained in those documents or which you submit to any member of DAM electronically;
- details of your computer or network including activity within any electronic service used or provided by any member of DAM, including e-mail, social media, electronic document collection and any mobile or other electronic application (an Electronic Service) and details of any mobile device you use to access an Electronic Service (including, for example, your IP address, security information, geo-location etc); and
- Information about your interactions with DAM, including through any Electronic Service.

We will collect your personal information directly from you, where possible, but we may also collect your personal information from common internet technologies (like cookies) and any of sources under the heading "Who will we share your Personal Information with?"

For what purpose do we collect, retain, use and disclose your Personal Information?

You authorise us to collect, retain, use and disclose your Personal Information in order to:

- assess and provide a response to any quotation enquiry you make;
- assess/process any application you submit to a member of DAM including assessing your current and on-going credit worthiness;
- open and manage/administer an account or issue any product to you following a successful application;
- facilitate your entry into any relevant insurance;
- maintain the integrity and effectiveness of the Group's credit records and those of credit reporting agencies, including information about your credit history and allow credit reporting agencies to provide that information to their customers as part of their credit reporting services;
- enforce any defaults under your account(s);
- monitor your account(s) to prevent and detect fraud;
- verify (or re-verify) your identity and address ("ID Verification") as required, including electronically;
- operate, improve and optimise our website(s) or any Electronic Service for our customers, including sending you service, support and administrative messages, reminders, updates and security alerts and managing compatibility issues or required upgrades (as applicable);
- communicate with you about your application, account or any lending or product which is issued by DAM, and any promotion, products or services being offered by DAM;
- a retailer connected with any product which you have entered into and which is offered by any member of DAM, but only to the extent necessary to manage your application, account or product;
- provide other related products or services (including Electronic Services) to you;
- conduct market research and statistical analysis; and

- ensure we can comply with our legal obligations including under New Zealand credit and privacy legislation and regulation, under industry codes of conduct and under our contracts.

Who will we share your Personal Information with?

You agree that DAM may share your Personal Information (for the above purposes) with and may also request and obtain Personal Information about you from:

- credit reporting agencies, past and current credit providers, insurers, government agencies (such as regulators, the New Zealand Government, the New Zealand Transport Agency, the New Zealand Department of Internal Affairs and Inland Revenue), employers, banks, law enforcement agencies or any member DAM
- Other members of DAM, vendors or brokers relevant to your application or account and any retailer connected with a product offered by DAM;
- Third parties for marketing, data processing (including third party service providers which assist any member of DAM to operate any Electronic Service) and statistical analysis;
- any agents of third parties who provide services to any member of DAM;
- debt collection agencies and other providers of relevant professional services (like law firms or dispute resolution schemes);
- any joint account holder; and
- any assignee (or potential assignee) of the rights of any member of DAM in relation to your account or product.

You agree that DAM is authorised to request and obtain your Personal Information from all of the above sources and that the above sources may provide that information to DAM and may use your Personal Information for the purposes outlined above.

What are your rights?

It is your decision whether you wish to provide your Personal Information to DAM. If you do not consent to us collecting and disclosing your Personal Information in the ways described above, we may not be able to process your application (which may mean that we decline your application).

You can unsubscribe from any marketing communications from us by following the instructions on any communications sent to you.

You are entitled (on request) to receive confirmation of whether DAM is holding any of your Personal Information. Where any of your Personal Information can be readily retrieved, you may request access to it, and you have the right to request correction and the right to be notified of action taken in response to any such request, subject to payment of any reasonable charges. If you wish to access your Personal Information or if any of the Personal Information we have is incorrect, or you think we have breached our obligations under the Privacy Act, please call us on 0800 227 000 or contact our branch during business hours.

If you are unhappy with our response to any privacy concern or complaint raised, you may wish to contact either the Privacy Commissioner at privacy.org.nz or the Banking Ombudsman Scheme at bankomb.org.nz.

Changes to this Privacy Policy

We may vary this Privacy Policy from time to time. You will be given at least 14 days' notice of any variation either by post or email to your last known address, email, telephone call, notice in branch or notice on our website.

We are not obliged to give you advance notice if an immediate change to this Privacy Policy is deemed necessary for security purposes.

You agree to be bound by the Privacy Policy that is in effect at the time you contact us or use our services.