

# Privacy Declaration

*OnePartner Limited, trading as Select Asset. Updated 4 June 2020*

Your privacy is important to us. This Privacy Declaration set out by One Partner Ltd (referred to in this Privacy Declaration as OPL, we, us or our) controls the collection, use, disclosure and storage of your personal information.

By using this website <https://mariathackwell.co.nz/personal-loans/> and submitting an application - either yourself or via a third party authorised by you – you are consenting to our use of your personal information as outlined in this Privacy Declaration.

Our Privacy Declaration is in accordance with the Privacy Act 1993. We may alter this Privacy Declaration and encourage you to review this periodically.

## What is included in this Privacy Declaration

- What type of information we collect about you
- How we collect your personal information
- How we use the information we collect about you
- Reasons we may disclose information about you
- Other important notices about your personal information
  - ❖ Marketing and advertising
  - ❖ How we store your personal information
  - ❖ Accessing or changing your personal information
- Our lending partners and authorisation
- Contact details for more information.

## Information we collect about you includes

- Name and contact details, including your email address, phone numbers, residential address
- Information relevant to your finance application, such as: your financial circumstances, personal / living circumstances, employment and income details
- Information about your credit history and score, borrowing and repayment history
- Identity and address verification information and documentation, such as your drivers licence or passport details.

## How we collect your information

- By your submitting a completed loan application on this website <https://mariathackwell.co.nz/personal-loans/>
- When a financial adviser, vehicle dealer or other third party, as authorised by you, submits a completed loan application on your behalf
- When you contact us for information about our finance and other services
- When you enter a competition or participate in a promotion run by OPL.

In addition to this, if you submit a loan application, or if a loan application is submitted on your behalf (as authorised by you):

- We may collect information about your credit history and score from one or more of the New Zealand credit agencies: Centrix, Equifax (formerly Veda) and Illion (formerly Dun & Bradstreet)
- Third party service providers, authorised by your consent, may also provide information to OPL.

*Collecting your personal information: Sources*

- Our employees and introducers such as financial advisers, vehicle dealers and other third parties
- Your employer, bank(s), guarantors, insurer(s), landlord, accountant
- Third parties, other than those listed in the point above, that you may use for credit services
- Credit agencies: Centrix, Equifax (formerly Veda) and Illion (formerly Dun & Bradstreet)
- Identification services, for the purpose of identity verification
- Persons authorized to act on your behalf
- Publicly available information.

*Here's how we use the information we collect about you:*

- Assessing a loan application, submitted by you or a person authorised by you, and managing the services we provide
- Verifying your identification
- Requesting and assessing your credit history and report
- Assisting you with your queries and providing you with information about us and our services
- Marketing our services to you, and those of our partners
- Mitigating fraud and risks to our business and services, and for AML compliance
- To enable our debt management and collection processes, including, where necessary, assigning debts to a third party
- Participating in internal or external disputes resolution processes
- Ensuring we are compliant with legislation and regulation in the provision of our services to you
- To ensure our compliance with our privacy obligations where New Zealand law requires the collection of information from you
- Building non-personal statistical data sets, for example for credit profiling and general loan application analysis.

*Reasons we may disclose information about you*

- To assess your credit history and worthiness
- To verify your identity
- To provide our services to you
- To enable our lending partners to assess your application

- To enable our lending partners to provide services to you
- To authorised co-borrowers where two or more people are applying for a loan or refinancing an existing loan
- To insurers, underwriters, lenders, financial advisers, and vehicle dealers or other distributors for the purpose of delivering services requested by you
- Goods and services providers who receive the funds provided the loan, for example a car dealership
- To Government and regulatory bodies as requested by these bodies.

By accepting this Privacy Declaration, you acknowledge and agree that we may obtain personal information about you from a Credit Agency and may disclose your personal information to a Credit Agency.

## **Other important notices about your personal information**

### ***Marketing & Advertising***

By accepting this Privacy Declaration, you agree to our using your personal information to send you updates and information about our services, and for our partners to market their products and services to you.

### ***Storing your personal information***

We store your information electronically and it is secured under best practice cyber security guidelines. Our loan applications forms are hosted on Amazon servers based in Sydney, Australia. We comply with relevant New Zealand law in respect of how long we retain your personal information.

### ***Accessing your personal information***

If you would like to access the personal information held about you by OPL, please contact us on this email address [email]. You may also like to correct any information about you that we hold. Please contact us on this email address to submit a request to change your personal information. We will address and respond to your request within a maximum of 5 working days.

As expected, due to the personal nature of the information we may hold about you, verification of your identity will be required should you like to (a) access your personal information, or (b) change your personal information.

## **Our Lending Partners & Authorisation**

OPL, trading as Select Asset is a Registered Financial Service Provider (FSP403346) and acts as an intermediary for the following lending partners:

- Heartland Bank

- Marac
- Avanti
- Geneva Finance
- New Zealand Credit Union South
- UDC
- Oxford Finance
- SpotCap
- Latitude Financial Services
- Community Financial Services

By agreeing to this Privacy Declaration, you agree that you authorise us to collect the required information and submit your application via electronic submission, on your behalf to one or more of our lending partners, and you authorise those lending partners to receive and assess your application. Further, you agree to our communicating with the lending partner in relation to your application, on your behalf.

## **For More Information**

If you would like to discuss this Privacy Declaration, please contact us on the details below:

Phone: 0800 666 027  
Email: [enquiries@selectasset.co.nz](mailto:enquiries@selectasset.co.nz)  
Address: L2, 16 Edinburgh Street, Auckland, 1010

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