

Privacy Statement

AA Money loans are provided by UDC Finance Limited (“UDC”). UDC uses the AA Money registered trademark under license from the New Zealand Automobile Association Incorporated. This Privacy Statement explains how UDC (“AA Money”, “us”, “we”) manages personal information.

We take your privacy seriously and are committed to complying with our obligations under the Privacy Act 2020 when handling personal information.

By accepting or otherwise accessing or using any of our facilities, websites, products or services you acknowledge that you are authorising us to collect, use, store, retain and disclose your personal information in accordance with this Privacy Statement.

This Privacy Statement must be read in conjunction with any other applicable terms and conditions relating to our facilities, products or services.

What personal information do we collect?

The type of personal information we collect varies depending on the purposes for which it is collected, but may include:

- Name and contact details.
- Identity verification documents (e.g. passport or drivers’ licence).
- Your driver licence status using the NZ Transport Agency’s Driver Check service.
- Financial, loan and credit information.
- Recordings of your calls to us when you phone our customer services team.
- Asset identification details which identify you as the owner.

We will only collect personal information that is necessary for us to perform our lawful functions and/or provide you with or manage any of our facilities, products or services.

To ensure that the information we hold about you is accurate, up to date and complete, please tell us as soon as possible if any of your contact details or other information you’ve given us changes.

How do we collect information?

We generally collect personal information for the above purposes directly from you: when you contact us (by phone, email, post or other means), access and use our website, apply for any of our facilities, products or services, or otherwise provide us with your personal information. To help us carry out any of the above purposes, you acknowledge that we may also collect information about you from the following people or organisations:

- Any of your authorised signatories or agents (including information they have entered on our website, or any website hosted or administered by a related company of ours).
- Credit reporters.
- Debt recovery agencies.
- Anyone who guarantees any money you owe us.
- Any person or organisation that holds your financial information (for example, your employer, your bank, or other service providers) for the purposes of verifying your income or expenses or otherwise as required under consumer credit legislation.

- An organisation that provides services connected to your facility with us, for example the dealership where you financed your vehicle, or the insurance provider where you finance the premium for insurance connected to your vehicle or your loan.
- Organisations that we have a continuing relationship with, such as dealers, brokers, distributors or manufacturers.
- Banks or financial institutions, as part of our legal obligations when paying or receiving money on your behalf.
- Any other person or organisation as permitted or required by the Privacy Act 2020 or other applicable legislation (including any applicable regulations or codes of practice).

If you provide us with personal information about another person, you must have their prior permission to do so and must ensure they are aware of the information contained in this Privacy Statement, including giving them a copy of it or directing them to it online.

We may also collect personal information about you from publicly available sources and may combine your personal information with information we collect about you online.

If you chose not to provide personal information to us on request, we may be unable to provide certain facilities, products or services to you.

How we use and disclose personal information?

We will only use and disclose your personal information for the purposes set out in this Privacy Statement, in any applicable terms and conditions, or otherwise in accordance with your authorisation.

We may use or disclose personal information about you for the following purposes:

- To assess whether we'll give you a particular facility, product, or service.
- To provide you with, or manage any of, our websites, facilities, products, or services, or our relationship with you.
- To give you information about other facilities, products, or services we offer.
- To give you information about products or services offered by organisations that we have a continuing relationship with or jointly offer products and services with.
- For data analysis including to understand, tailor and improve your experience with our websites and to identify products and services you may be interested in getting or finding out about.
- To do market research, which may include comparing information we have about you with publicly available information about you or information held by other companies or organisations we have a continuing relationship with.
- To comply with any laws in New Zealand or overseas applying to us or the facilities, products, or services we provide you.
- To identify, prevent or investigate any actual or suspected fraud, unlawful activity, misconduct or threats to our systems. Our use of information for this purpose may include monitoring traffic and information to and from our website and other IT systems.
- To meet our operational requirements in areas such as credit and risk management, securitisation of loans and funding.
- To verify your identity, including as part of our anti-money laundering compliance regime.

- To comply with our obligations as a party to the Crown Deed of Indemnity with respect to the Business Finance Guarantee Scheme.
- As otherwise permitted or required by law.

Where we use your personal information for marketing and promotional communications, you can opt out at any time by clicking the 'unsubscribe' function on any electronic message or by calling us on 0800 600 777 or emailing us customer@aamoney.co.nz.

Who do we disclose your personal information to?

We may disclose or transfer your personal information to third parties in connection with one of the purposes set out in this Privacy Statement, including:

- Any of your authorised signatories or agents.
- An electronic identity verification provider that we engage to verify your identity on our behalf, as part of our anti-money laundering compliance regime.
- Credit reporters.
- Banks or financial institutions, as part of our obligations when paying or receiving money on your behalf.
- Debt recovery agencies.
- Anyone who guarantees any money you owe us.
- Any organisation for the purposes of verifying your income or expenses or otherwise as required under consumer credit legislation
- Anyone who assists us to identify, prevent or investigate fraud, unlawful activity, misconduct or threats to our systems.
- Law enforcement or other government agencies to comply with law or help prevent fraud, money laundering, or other crimes.
- An organisation that provides services connected to your facility with us, for example the dealership where you financed your vehicle, or the insurance provider where you finance the premium for insurance connected to your vehicle or your loan.
- Organisations that we have a continuing relationship with, such as dealers, brokers, distributors and manufacturers for the purposes of them giving you information about their products and services.
- The Crown (who may also share information with the Reserve Bank of New Zealand) for loans that are part of the Business Finance Guarantee Scheme.
- Anyone who provides services to us or otherwise helps us carry out any of our functions, such as IT providers, mail houses, market research companies, data analysis companies, banks, custodians, law firms, credit rating agencies and insurers.
- Any related company of ours (including our parent company, SBI Shinsei Bank).
- Any organisation that we have assigned or transferred, or are considering assigning or transferring, any of our rights or obligations under any facility, product, or service we provide to you or to which you are a party as a customer, guarantor or otherwise. We may be required to do this to meet our funding obligations. A reference to "we" or "UDC" or "AA Money" in this Privacy Statement includes any such organisation.
- Any other person or organisation as permitted or required by the Privacy Act 2020 or other applicable legislation (including any applicable regulations or codes of practice).

If we've given information about you to someone else for any of the reasons set out in this Privacy Statement, we will not permit them to sell the information or use it for any purposes other than the purposes for which we have given it to them.

In some cases, the third parties that we disclose your personal information to may be located outside of New Zealand, for example our parent company SBI Shinsei Bank located in Japan. Where personal information is transferred outside of New Zealand we will take reasonable steps to ensure that such third party is subject to comparable privacy laws to New Zealand or is otherwise required to protect personal information in a way that overall provides comparable safeguards to those under the New Zealand Privacy Act.

How credit reporters and debt recovery agencies can use information about you

Credit reporters collect information about your credit history to help people and companies make a decision whether to provide you with goods or services. Debt recovery agencies help people and companies recover money other people owe them when they have failed to pay.

We are required to provide credit reporters with good and bad information about your credit history. Credit reports are an important part of determining your suitability as a borrower. They help confirm your identity, verify your current credit obligations and are used to calculate the likelihood of you meeting your credit repayments.

You acknowledge that credit reporters and debt recovery agencies are entitled to keep any information we give them about you and incorporate it into their own credit reporting databases, and they may give it to other people who pay for and use their services. In addition to compliance with the Privacy Act, credit reporting agencies are subject to the Credit Reporting Privacy Code 2020. You can ask credit reporters and debt recovery agencies to correct your information if it needs to be updated.

Security of personal information

We take reasonable steps to ensure personal information in our possession and control is protected and held securely, including updating our technology regularly.

Third party websites and links

Our website may contain links to third party websites that are not under our control. We do not endorse any third party website and we are not responsible in any way for the content of such website.

You can access or correct your personal information

You can request confirmation of, access to and/or correction of your personal information at any time by calling 0800 600 777 or emailing us customer@aamoney.co.nz. We will not charge you a fee to access the personal information we have about you. If we are unable or unwilling to correct any of your personal information, you may request that we attach a statement to the personal information noting the correction sought.

How can you contact us?

If you have any queries or concerns about this Privacy Statement or how we handle your personal information, please call 0800 600 777 or email us customer@aamoney.co.nz.

More information about your rights and our obligations in respect to privacy is available from the Office of the Privacy Commissioner at www.privacy.org.nz

Changes to this Privacy Statement

We may at any time update or amend this Privacy Statement. We will let you know what will change and the date it will take effect by emailing you or posting a notification on our website. By using or accessing our website, facilities, products or services after such notice period, you will be deemed to have accepted the changes to this Privacy Statement.

IP Addresses, Cookies, GUIDs and Analytics

For the purposes of this clause we and us refers to AA Money and The New Zealand Automobile Association Incorporated.

It is necessary for us to collect your IP address for your interaction with various parts of our website. Your IP address is the identifier for your computer when you are using the internet. We store your IP address for security, audit and reporting purposes. Your IP address will not be used by us or released to any third party except in the case of security, inappropriate behaviour, or fraud issues, such as unauthorised access to your, or our computer systems or fraudulent transactions. We use GUIDs (Globally Unique Identifiers) to securely identify and track user sessions and interactions across our platform, ensuring personalised and efficient service and marketing. These identifiers are stored anonymously, safeguarding user privacy, but may be linked to personal information.

We use "cookies" as a fundamental part of our interaction with your internet browser. The purpose is to provide you with better and more customised service and a more effective website. A cookie is a small text file that can be stored on your computer, tablet or phone when you visit a website. A web server sends you a cookie and your browser accepts it. The browser then returns the cookie to the web server next time you visit that particular website. You can choose if and how a cookie will be accepted by configuring your preferences and options in your browser.

Please note that if your browser is configured to reject all cookies you will be unable to use secure services on our website that require cookies in order to participate. Those services may include online applications and surveys. You may still be able to use some information-only pages even if you do not accept cookies.

We use Google Analytics to anonymously measure activity across our online platforms. Google Analytics records information about visitors and what they do which we use to improve the user experience of our websites, UDC Live, application forms and online tools. This information also allows us to tailor the experience and content for a user based on what they have visited or interacted with during a previous visit.

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