

UDC Privacy Statement

How we collect and use information about you

It's important we keep our information about you up-to-date. To do that, we need your help. Please tell us as soon as possible if any of your contact details or other information you've given us changes.

We take your privacy seriously, and understand the need to keep your information confidential and secure. We update our technology regularly to help protect your information. To help prevent fraud, we also recommend you take steps to keep any information about you or your facilities with us secure.

What we can use information about you for

You agree we can use information about you to do any of the following things:

1. To assess whether we'll give you a particular facility, product, or service.
2. To provide you with, or manage any of, our facilities, products, or services, or our relationship with you.
3. Unless you tell us otherwise or opt out, to give you information about other facilities, products, or services we offer.
4. Unless you tell us otherwise or opt out, to give you information about products or services that other reputable companies or organisations offer, if we have a continuing relationship with them.
5. To help us work with other reputable companies or organisations in New Zealand or overseas that offer loyalty programmes or other services connected with any of the facilities, products, or services we offer.
6. For data analysis including to understand, tailor and improve your experience with UDC's websites and to identify products and services you may be interested in getting or finding out about.
7. To do market research. We can also compare information we have about you with publicly available information about you or information held by other reputable companies or organisations we have a continuing relationship with, for any of the reasons above.

8. To comply with any laws in New Zealand or overseas applying to us or the facilities, products, or services we provide you.
9. To identify, prevent or investigate any actual or suspected fraud, unlawful activity, misconduct or threats to our systems. Our use of information may include monitoring traffic and information to and from our website and other IT systems for those purposes.
10. To meet our operational requirements in areas such as credit and risk management and funding.

If you don't want to get information about products or services we or other reputable companies or organisations offer just call us on 0800 832 002.

Who we collect information about you from, and who we can give it to

To help us carry out any of the uses above, you agree that we can get information about you from, or give your information to, any of the following people or organisations in New Zealand or overseas:

1. You, any authorised signatories or your agents (including information you or they have entered on our website or any website hosted or administered by a related company of UDC).
2. Your parents or guardians, if you're under 18 years old.
3. Credit reporters. This includes both good and bad information about your credit history, and notifications that other people have enquired with the credit reporter about you.
4. Debt recovery agencies.
5. Any related company of UDC.
6. Anyone who guarantees any money you owe us.
7. Anyone who helps us carry out any of the uses in this section, like mail houses, market research companies or data analysis companies.
8. Any reputable companies, organisations or third parties we have a continuing relationship with (whether in New Zealand or otherwise), including banks, custodians, law firms, credit rating agencies and insurers.
9. Anyone who offers loyalty programmes or other services connected with any of the facilities, products, or services we offer.
10. Banks or financial institutions, as part of our obligations when paying or receiving money on your behalf.

11. Any other person or organisation as allowed by the Privacy Act 1993 (or any replacement legislation).
12. Anyone who assists us to identify, prevent or investigate fraud, unlawful activity, misconduct or threats to our systems.
13. Any person to whom we have assigned or transferred, or are considering assigning or transferring, any of our rights or obligations under any particular facility, product, or service we provide to you or to which you are a party (whether as a customer, guarantor or otherwise) for the purpose of any such person assessing the particular facility, product, or service and exercising rights, powers and obligations following assignment or transfer.

For any of the reasons under 'What we can use information about you for' above, we can combine your personal information with information we collect about you online. For more information about how UDC collects information online, see our Website Security and Privacy Statement, available at udc.co.nz.

If we've given information about you to someone else for any of the reasons above, including to a related company of UDC, we'll require they comply with their legal obligations to keep your information confidential and secure. We'll tell them that they aren't allowed to sell the information, and must only use it for the purpose we've given it to them for.

From time to time, we collect information about you from public sources.

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 goods or services. Debt recovery agencies help people and companies recover money other people owe them when they've 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 agree credit reporters and debt recovery agencies can keep any information we give them about you, and can give it to people who pay for and use their services. You can ask credit reporters and debt recovery agencies to correct your information if it needs to be updated.

We may need to give information about you to others to comply with laws in New Zealand or overseas

We must comply with laws in New Zealand and overseas. You agree we can give information about you to a related company of UDC, Police, other financial institutions or government agencies in New Zealand or overseas:

1. We can give information about you to help us comply with laws in New Zealand or overseas.
2. We can give information about you if we believe giving the information will help prevent fraud, money laundering, or other crimes.
3. We can give information about you to help us decide what we need to do to comply with the law in New Zealand or overseas.

We may not be allowed to tell you if we do give out information about you. We're not responsible to you or anyone else if we give information about you for the purposes above.

You agree to give us any information we ask you for if we believe we need it to comply with any laws in New Zealand or overseas.

You can access or correct your personal information

You can access or correct your personal information by calling 0800 832 002. We may charge you a fee to access the information we have about you.

We can give you information electronically

If any laws require us to give you any information in writing, you agree we can send you this information electronically.

We'll either use an email address or mobile number you've given us for this purpose or we'll include the information on a website you can access.

How we can contact you

We may need to give you information about our products and services. You agree we can choose how we give you that information including by:

1. Giving you a letter or notice.
2. Writing to you, calling you, or sending you an email or text message, using the contact details you've given us.
3. Including the information on a website you can access, like UDC Live or udc.co.nz.

4. Publishing a public notice or displaying the information on our website if we need to give a number of customers the same information.

We can record your calls with us

We can monitor or record your phone calls with UDC. We do this mainly to try and improve our service. But we can also:

1. use information we collect during those calls – see 'What we can use information about you for'.
2. give that information to other people or organisations – see 'Who we collect information about you from, and who we can give it to' and 'We may need to give information about you to others to comply with laws in New Zealand and overseas'.

General

For the purposes of this Privacy Statement:

1. The term "**related company**" has the meaning given to it in the Companies Act 1993.
2. A reference to "we", "us", "our" or "UDC" (or similar) is a reference to UDC Finance Limited and includes each of our successors or assigns (including and transferee or assignee under item 13 under the heading "Who we collect information about you from, and who we can give it to").

This Privacy Statement applies to any personal information you provide to us, whether it's your personal information or it relates to another person. If you're providing us with information about another person, you must have their permission to provide it to us and you should give them a copy of this Privacy Statement.

Changes to UDC Privacy Statement

UDC may at any time change the UDC Privacy Statement. We will let you know what will change and the date it will take effect by disclosing information about any changes on our website.