

## Privacy Waiver

- 1) I hereby declare that any information provided is true and correct to the best of my knowledge.
- 2) I irrevocably authorise any person or Company including (but not limited to) Work and Income New Zealand, IRD, Housing New Zealand, any trading bank operating within New Zealand, employer, any finance companies, current or previous Landlords and any credit reporting agencies to provide you with such information as may be required for credit application and/or credit control purposes. I am also aware that any of the above named entities may be legally entitled to gain information that I have provided to Direct Cash Orders t/a DCO Finance.
- 3) **I understand that Direct Cash Orders Limited t/a DCO Finance is asking me for personal information about me so as to use Baycorp Advantage's credit reporting or any other credit reporting agency (herein referred to the agencies) to credit check me. I understand that:**
  - The agencies will give Direct Cash Orders Limited t/a DCO Finance information about me for that purpose.
  - Direct Cash Orders Limited t/a DCO Finance will give my personal information to the agencies, and that the agencies will hold that information on their systems and use it to provide their credit reporting service.
  - When the agencies other customers use the agencies credit reporting service, the agencies may give the information to those customers.
  - Direct Cash Orders Limited t/a DCO Finance may use the agencies credit reporting services in the future for purposes related to the provision of credit to me. This may include using the agencies monitoring services to receive updates if any of the information held about me changes.
  - If I default in my payment obligations to Direct Cash Orders Limited, information about that default may be given to the agencies, and the agencies may give information about my default to other agency customers.
- 4) I understand that this privacy waiver will remain in effect for the period of five (5) years from the date stated below. I am aware that if all of my obligations are met I can request in writing for this privacy waiver to be cancelled.
- 5) I acknowledge that this privacy waiver and all supporting documentation remains the property of Direct Cash Orders Limited t/a DCO Finance and that my Loan Application is made on that basis.
- 6) In accordance with the Unsolicited Electronic Messages Act 2007 I agree to receive promotional material in the form of letters, email or via e-txt.