

## Indirect collection source schedule

Third party	Information exchanged	Purpose	Law basis	Notice and contact method
Equifax	<ul style="list-style-type: none"> <li>→ Credit enquiry (client name, DOB, address, enquiry purpose)</li> <li>← Credit report (repayment history, defaults, court judgements, enquiries)</li> </ul>	Assess a credit-related application	<ul style="list-style-type: none"> <li>• Credit Reporting Privacy Code 2020</li> <li>• <i>Privacy Act 2020</i></li> <li>• Credit Contracts and Consumer finance Act 2003 (CCCF Act 2003)</li> </ul>	Engagement letter + schedule <a href="http://www.equifax.co.nz">www.equifax.co.nz</a>
Cloudcheck	<ul style="list-style-type: none"> <li>→ Client identity data (name, DOB, address, document images)</li> <li>← Verification result (pass/fail, watchlist/PEP screening outcome)</li> </ul>	Meet identity verification and compliance requirements	<ul style="list-style-type: none"> <li>• <i>AML / CFT Act 2009</i></li> </ul>	Engagement letter + schedule <a href="http://www.gbg.com/nz/verify-identity/cloudcheck-identity-verification">www.gbg.com/nz/verify-identity/cloudcheck-identity-verification</a>
Sanderson Weir Limited	<ul style="list-style-type: none"> <li>→ Borrower and guarantor identity details, contact information, loan and security details, AML/CDD identification documents</li> </ul>	To complete loan documentation generation, settlement and associated legal, conveyancing and AML/CFT requirements	<ul style="list-style-type: none"> <li>• <i>CCCF Cct 2003</i></li> <li>• <i>AML / CFT Act 2009</i></li> </ul>	Engagement letter + schedule <a href="http://www.sandersonweir.com">www.sandersonweir.com</a>
NZ Guardian Trust Company Limited (NZGT)	<ul style="list-style-type: none"> <li>→ Borrower and guarantor identifying information, loan and security details, transactional and servicing information relevant to trust administration</li> </ul>	To enable NZGT to perform its trustee and security trustee functions, including trust oversight, security holding, and compliance with trust documentation AML/CFT requirements	<ul style="list-style-type: none"> <li>• <i>Trusts Act 2019</i></li> <li>• <i>Securities Trustees and Statutory Supervisors Act 2011</i></li> </ul>	Engagement letter + schedule <a href="http://www.guardiantrust.co.nz/contact-us">www.guardiantrust.co.nz/contact-us</a>
Shieff Angland	<ul style="list-style-type: none"> <li>→ Borrower and guarantor information, loan, security and default details, instructions relating to enforcement or recovery actions</li> <li>← Legal advice, enforcement documentation, recovery correspondence</li> </ul>	To provide legal advice and act on enforcement, recovery and insolvency matters in connection with New Zealand loan recoveries	<ul style="list-style-type: none"> <li>• <i>Credit Contracts and Consumer Finance Act 2003 (CCCF Act)</i></li> <li>• <i>Property Law Act 2007</i></li> <li>• <i>Privacy Act 2020</i></li> </ul>	Engagement letter + instructions <a href="http://www.sheiffangland.co.nz">www.sheiffangland.co.nz</a>
Mercantile agents and collection lawyers	<ul style="list-style-type: none"> <li>→ Borrower and guarantor identifying information, contact details, loan balances, arrears status, security and default information</li> <li>← Collection activity reports, recovery correspondence, legal proceedings information</li> </ul>	To undertake debt collection enforcement, recovery and legal action in relation to defaulted or overdue New Zealand loan accounts	<ul style="list-style-type: none"> <li>• <i>Credit Contracts and Consumer Finance Act 2003 (CCCF Act)</i></li> <li>• <i>Fair Trading Act 1986</i></li> <li>• <i>Privacy Act 2020</i></li> </ul>	Engagement letter / collection mandate Direct communication with borrowers as required by law <a href="http://www.accessmercantile.com.au/privacy">www.accessmercantile.com.au/privacy</a>