

Purpose of this form

This Privacy Statement and Acknowledgement explains how Resimac collects, uses, stores, and discloses personal information in connection with your finance application and the ongoing administration of any existing loan, variation, top-up, or related request.

It outlines the types of personal information we collect (including information we may receive from third parties), the purposes for which that information is used, and your rights under the Privacy Act 2020.

Please read this information carefully before completing and signing this form.

Privacy statement

Resimac Home Loans Limited ('Resimac') (us, we, our) and its related entities understand that privacy is important and are committed to handling personal information responsibly.

This Privacy Statement explains how Resimac collects, holds, uses, and discloses personal information in accordance with the Privacy Act 2020. Our full Privacy Policy is available at www.resimac.co.nz, which includes further information about how you may access or correct your personal information, and how to make a privacy complaint.

What information we collect and why

We collect personal information - being information about an identifiable individual - where reasonably necessary to manage and administer our services and meet legal obligations. This includes information collected for purposes such as:

- managing existing loan facilities and customer relationships;
- processing variations, top ups, or changes to existing facilities;
- meeting legal and regulatory requirements;
- responding to enquiries or complaints.

If you do not provide the information requested, we may be unable to provide certain products or services.

How we collect and share personal information

Where Resimac collects personal information about you from third party sources (including mortgage brokers, advisers, employers, insurers, credit reporting bodies, government agencies, or other authorised representatives), this Privacy Statement is provided to notify you, as soon as reasonably practicable, of that indirect collection, the purposes for which the information is collected, the types of third party sources involved, how the information may be used and shared, and your rights under the Privacy Act 2020 to access and request correction of your personal information.

Direct collection

We collect personal information directly from you when you interact with us in connection with an existing lending arrangement or our services, including when you contact us, update your details, request changes to a loan, submit an enquiry or complaint, or otherwise engage with Resimac.

Indirect collection

In some circumstances, we also collect personal information from third parties where permitted by law. This may include

information provided by employers, mortgage brokers or advisers, professional advisers, credit reporting bodies, insurers, government agencies, authorised representatives, or other parties involved in the administration of an existing lending arrangement, as described in Resimac's Indirect Collection Source Schedule.

Use and sharing

We use and disclose personal information only where reasonably necessary and permitted by law for purposes connected with our functions or activities. This may include sharing information with service providers and systems providers (such as identity verification, fraud prevention (such as Equifax, and regulatory screening services), credit reporting bodies, legal and documentation service providers, trustees, insurers, funders, professional advisers, government agencies, regulators, law enforcement bodies, and debt recovery service providers (including legal third parties) involved in administering or enforcing existing lending arrangements.

Credit reporting

Where permitted by law and reasonably necessary for administering existing lending arrangements or meeting legal and regulatory obligations, Resimac may collect, use, and exchange personal information with credit reporting bodies. Credit reporting bodies may retain this information and include it in credit reports provided to other credit providers or organisations authorised to use their services, in accordance with applicable law.

Security, retention, and your rights

Resimac takes reasonable steps to protect personal information from misuse, loss, and unauthorised access, use, modification, or disclosure. Personal information may be held in paper or electronic form, including on secure servers or cloud based systems. We retain personal information only for as long as it is required for a lawful business purpose or to meet legal and regulatory obligations, after which it is securely destroyed or de-identified.

Privacy acknowledgement and consent form



Privacy statement (cont'd)

Access, correction and complaints

You have the right to access your personal information held by Resimac and to request correction of that information if it is incorrect, out of date, or incomplete. If you have any questions or concerns about how your personal information is handled, you may contact Resimac using the details below.

Resimac

110 Carlton Gore Road, Newmarket, Auckland 1023
P: 0800 38 48 58
E: compliance@resimac.com.au

If a dispute arises between us and we cannot resolve it with you, then you may wish to contact the Privacy Commissioner on investigations@privacy.org.nz. If you are not satisfied with our

response, you may make a complaint to the New Zealand Office of the Privacy Commissioner.

Consent and acknowledgement

By signing this form, I/we acknowledge that I/we have been provided with this Privacy Statement and understand how Resimac collects, uses, stores, and discloses my/our personal information in accordance with the Privacy Act 2020, as described in this Privacy Statement and Resimac's Privacy Policy.

Where consent is required by law, I/we consent to the collection, use, and disclosure of my/our personal information for the purposes described in this Privacy Statement and Resimac's Privacy Policy.

Signature (Applicant / Guarantor 1)

Name in print

Date:

Signature (Applicant / Guarantor 2)

Name in print

Date: