

Sample Consent Clauses

*The exact wording of the consent will depend upon a number of things – such as the drafting of the agreement or application form and the type of Centrix' services a subscriber intends to use. A subscriber may not need all of the consents included in the sample clauses. The consents only relate to using Centrix' services and a subscriber will most likely need additional consents for other purposes. These are **sample clauses only** provided to assist subscribers for indicative purposes only. They are not legal advice. A subscriber should obtain legal advice on what is required to comply with their legal obligations.*

Sample consents for a credit provider

I **[the individual]** consent to you **[the credit provider]** collecting, using and disclosing my personal information for the following purposes:

- Verifying any information that I give to you (or information that you may collect from other sources) with third parties and third party databases, including Government agencies (for eg. NZ Transport Authority, Dept of Internal Affairs, Motor Vehicle Register (name and address), PPSR) for a purpose related to your application for credit, or administering your account with us, including for fraud prevention and complying with the Anti-Money Laundering and Countering Financing Terrorism Act 2009.
- Carrying out credit checks on me with a credit reporting agency for a purpose of making a credit decision affecting me (including debt collection), for providing you with a quotation of the cost of credit or for the requirements of the Anti-Money Laundering and Countering Financing Terrorism Act 2009. This will require you to give my information to the credit reporting agency as well as the credit reporting agency providing information about me to you. [You may also disclose my positive credit information (including repayment history information) to a credit reporting agency.]¹
- Debt recovery including appointing an agent to collect any outstanding debts and listing defaults with a credit reporting agency.
- Checking the Ministry of Justice fines database for any overdue fines I may have. This will require you to give my information to the Ministry of Justice. This check may be carried out by a credit reporting agency, which will require the search results to be disclosed to the credit reporting agency.
- Where I have voluntarily given you my driver licence information, this information may also be disclosed to a credit reporting agency and the Ministry of Justice as part of the checks you undertake with them.

I authorise any third party to provide my personal information to you for any of these purposes.

I understand that if you disclose my personal information to a credit reporting agency, they may hold my information on their credit reporting database and use it for providing credit reporting services and for any other lawful purpose and they may disclose my information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose.

¹ This only applies to those credit providers who are entitled to participate in positive credit reporting.