

Privacy statement

Morrison Motor Group and MPL Lending Limited are committed to strong and transparent privacy practices.

Morrison Motor Group

In this Privacy statement **Morrison Motor Group** or **we** or **our**, includes Morrison Car Company Limited, Morrison Group Limited, and MPL Lending Limited. This also includes any third party transferred Morrison Motor Group's rights.

Privacy Statement

This Privacy statement explains how Morrison Motor Group collect, hold, use and share your personal information.

You should read this Privacy statement carefully and make sure you understand it before you use any Morrison Motor Group websites (**website**) or sign a contract with Morrison Motor Group.

If you have any queries about your privacy, talk to us – contact details are set out below.

Morrison Motor Group's privacy commitment

Morrison Motor Group recognises the importance of protecting your personal information.

"Personal information" is defined in the Privacy Act 2020 (as amended from time to time) and means all information about an identifiable individual.

Morrison Motor Group will only collect, use and share your information in accordance with the Privacy Act and this Privacy statement.

Agreement to this Privacy Statement

By accessing our Website and/or entering into a contract with Morrison Motor Group, you allow Morrison Motor Group to collect, use, and share personal information about you in accordance with the Privacy Act and this Privacy statement.

This Privacy statement will apply to any personal information you provide when you:

- use our Website to make an enquiry or apply for an Morrison Motor Group product or service;
- participate in a competition; or
- enquire about or sign a contract with Morrison Motor Group.

If you provide Morrison Motor Group with any other person's information (such as a guarantor or beneficial owner), or allow collection of that information, you confirm that that person has allowed Morrison Motor Group to collect, use and share their personal information in accordance with the Privacy Act and this Privacy statement.

You also confirm that, before providing us with that person's information, you have made them aware that:

- Morrison Motor Group will collect their personal information;
- the purposes for which it is collected, being the purposes set out in the "Use of your personal information" section of this Privacy statement;
- the persons or organisations to whom it may be disclosed, being those set out in the "Sharing of your personal information" section of this Privacy statement;
- Morrison Motor Group's name and contact details, set out at the end of this Privacy statement, as the agency collecting and holding their personal information;
- if the collection is authorised or required by a particular law, that law (for example, the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, where applicable); and
- their rights to access and correct their personal information, as set out in this Privacy statement.

Updates to this Privacy Statement

Morrison Motor Group may update this Privacy statement from time to time by publishing an updated version on our Website. You should check the Privacy statement on our Website periodically for changes.

Any changes to the Privacy statement apply to all information collected before and after the publication date. If we think any changes may directly affect you, we will aim to let you know by sending you a message or highlighting the change on our Website. We may also take additional steps to bring the changes to your attention, as required by law.

Collection of personal information

Morrison Motor Group will only collect your personal information directly from you, unless you have consented to us collecting that information from another party. For example, a credit reporting agency, or where the information is publicly available.

Morrison Motor Group may also collect personal information, including identity verification information about you, any guarantor or beneficial owner, from a third party (such as an electronic identity verification service), where this is necessary to comply with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT Act).

You do not have to provide us with the information we ask for, however if you choose not to, it may affect the services we can provide to you.

We have safeguards in place to protect the personal information you provide against accidental, unlawful or unauthorised loss, access, disclosure, modification or use.

Use of your personal information

You consent to your personal information being used by Morrison Motor Group for the following:

1. assessing your application, including your and/or any applicable guarantor's creditworthiness if you apply for credit;
2. assisting to provide the products or services you request, including ongoing administration;
3. assessing your eligibility for other products or services that Morrison Motor Group considers may be of interest to you, including assessing whether offering such products or services to you complies with the responsible lending principles in the Credit Contracts and Consumer Finance Act 2003 and the Responsible Lending Code;
4. offering other products or services to you which Morrison Motor Group considers may be of interest to you (including by email and other electronic methods);
5. complying with laws, rules or regulations, including any laws, rules or regulations that we reasonably expect to be put in place, or as part of any legal investigation or proceedings;
6. complying with industry standards and our policies;
7. registering security interests;
8. exercising rights and fulfilling our obligations under any agreements with you or at law, including the Privacy Act; and
9. using the information for other purposes that you consent to at any time.
10. verifying your identity, and the identity of any guarantor or beneficial owner, and monitoring transactions, account activity and business relationships, in order to comply with our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT Act).

Sharing of your personal information

You consent to your personal information being shared with, accessed by or obtained from other organisations or people Morrison Motor Group considers appropriate for the purposes listed above. These other organisations or people may include:

1. Morrison Motor Groups related companies;
2. service providers, financial and insurance institutions, and any person directly or indirectly involved in providing funding to Morrison Motor Group or any of its related companies;

3. credit reporting agencies;
4. government departments, government bodies or agencies in New Zealand or overseas (including tax and law enforcement authorities);
5. the New Zealand Transport Agency's 'Driver Check' service;
6. any organisation or person providing us with guarantees or security under any agreement with you;
7. our existing and potential business partners;
8. any organisation or person we consider assigning or transferring any of our rights under any agreement with you; and
9. any other organisation or person you consent to your personal information to be shared with or obtained from.
10. government departments, agencies and regulators for the purposes of the AML/CFT Act, including the Department of Internal Affairs, New Zealand Police (including its Financial Intelligence Unit), and any other AML/CFT supervisor or law enforcement body.

Morrison Motor Group may use the services of credit reporting agencies on an on-going basis. We may exchange information about you with those agencies (including information about your default and repayment history). Those agencies may retain that information and provide that information to other customers who use their credit reporting services.

Occasionally we may need to send your personal information outside New Zealand, including to service providers and suppliers that may be located overseas or have overseas operations. If we do send personal information overseas either directly or via a third party, it will only be for the purposes listed in this Privacy statement. We will ensure that any such transfer of personal information will only be undertaken in compliance with the Privacy Act.

Cookies

By browsing and reading the information on our Website, Morrison Motor Group may gather information about your visit automatically.

Morrison Motor Group's system tracks traffic to our Website. This is not personally identifiable to you. We do this to help determine the value and quality of our Website's content. It also allows us to monitor traffic for the purposes of software and hardware integrity and maintenance.

This may include using a "cookie" (a small data file) containing information that can identify the computer or device you are browsing from. Some features of our Website may require cookies to function.

You can choose to refuse cookies by turning them off in your browser and/or deleting them from your hard drive. Blocking or deleting cookies may reduce the functionality of our Website or otherwise prevent access to our Website depending on your browser settings.

Third-party websites

From time to time, Morrison Motor Group may enable third parties to advertise on our website. Should you follow a link to a third party website from the Morrison Motor Group website, the website privacy policy of that third party applies, and Morrison Motor Group accepts no liability for breaches of privacy once a link has been followed.

Access to your personal information and your rights

Any personal information that Morrison Motor Group holds about you will be held at 1 Lowther Street, Sockburn, New Zealand, 636 Lineside Road, Rangiora, New Zealand, 177 Archibald Street, Ashburton, New Zealand, or 91 Archibald Street, Ashburton, New Zealand on our behalf by a third-party service provider. You have the right to access and request correction of personal information.

If we refuse you access to your personal information, we will provide you with an explanation for that refusal. The Privacy Act sets out reasons we may withhold information from you.

You may withdraw any consent you previously provided to us, or object at any time on legitimate grounds to the processing of your personal information. Withdrawing your consent to use or disclosure of your personal information may mean that we can no longer provide you with certain products or services.

Morrison Motor Group's contact address is PO Box 1383, Christchurch, 8042.

If you have any queries, please contact Morrison Motor Group Privacy Officer Jo Watkins jo@mmchch.co.nz