PRIVACY POLICY

This page contains the Privacy Policy for Forthing NZ Financial Services (FNZFS). The page lets you know what personal information of yours we hold, what we do with it, who we will disclose it to and how you can access the personal information we hold about you. You can also find information about how to change inaccurate personal information and how to opt out of receiving communications from us.

INTRODUCTION

This is the Privacy Policy for Automotive Lending Solutions New Zealand Pty Ltd trading as Forthing NZ Services **(FNZFS, we, us, our).**

FNZFS respects your privacy and is committed to compliance with the Privacy Act 2020. In this policy, personal information means information about an identifiable individual. This privacy policy tells you what personal information of yours we collect, how we hold it, what we do with it, who we will disclose it to and how you can access your personal information. This policy also tells you how you can change inaccurate personal information and how to opt out of receiving communications from us.

What personal information about you do we collect and hold?

We may collect and hold the following information about you, including but not limited to:

- your name, address, email, telephone number, date of birth and other information about you such as age and gender;
- credit related information when you apply for credit from us or we get a credit report about you;
- details about your vehicle purchase and servicing such as purchase date, purchase details, vehicle registration, and name of selling dealer;
- information you give us, such as when you contact our customer service centre, and login to or access our website;
- from marketing campaigns, product surveys, and research, when you access and use our social media platforms and any publicly available information;
- any other personal information we have to collect to identify you;
- details in identity documents given to us, such as your passport number and driver's licence number; and
- payment details including bank account, credit card details and other payment information if you buy our products and services.

How do we collect and store your personal information?

Usually we collect personal information about you from you and from our dealers who have received information from you.

We may collect personal information about you:

- when you contact us by email, phone, in person, by SMS or other forms of communication, including our website or our social media platforms;

- when you take part in promotions, competitions, customer surveys, and sponsorships;
- when you apply for credit;
- when you contact us about any of our products and services; or
- from related companies, dealers and our service providers.

We may also collect personal information about you from other people such as:

- your accountant or employer, when required, as part of your credit assessment;
- any personal referee provided by you;
- any credit provider that gave credit to you, to assess your credit application;
- any credit reporting body that gives us a credit report about you;
- your insurer or broker;
- our agents;
- any government authorities;
- marketing agencies and marketing lists; and
- other people you refer to us or who refer us to you.

If you give us personal information about another person, please tell them you have given it to us and tell them about this policy.

We keep records of privacy consents that we get from you.

We have put in place industry standard (or better) security safeguards to protect your personal information from loss, unauthorised access, use modification and disclosure and other misuse. We store your personal information in secure electronic and physical files.

If your personal information is subject to a notifiable privacy breach as defined in the Privacy Act 2020, we will notify you and the Privacy Commissioner in accordance with our obligations under the Act.

What do we do with your personal information?

We collect, hold, use and disclose your personal information (except credit information) for:

- answering your inquiries or comments;
- customer service and product development;
- assessing your application for a product or service;
- developing, administering and managing our services and businesses;
- promotions and marketing including direct marketing;
- research to improve our websites, products or services;
- any other customer support purposes;
- dealing with complaints;

- any other purpose you agree to;
- our legal obligations, assisting government and enforcement bodies or regulators, or where otherwise required or authorised by law, or an order of a court or tribunal.

JFS will only collect, store use and disclose your credit information for:

- assessing your application for credit, additional credit or to renew credit;
- purposes directly related to the internal management of your loan or the provision of credit;
- in accordance with the consents and authorities you give us in your credit application.

Who do we disclose your personal information to?

We may disclose personal information about you:

- to a credit reporting body, to get a credit report about you and/or to allow the credit reporting body to maintain a credit information file containing information about you;
- to a debt collection agency;
- with your consent, to other credit providers for the purpose of assessing your application for credit; or
- with your consent, to guarantors or proposed guarantors if a credit arrangement is or will be guaranteed.
- to our agents or contractors. These include businesses we use such as mailing houses, insurers, printers, information technology service providers, lawyers, accountants, debt collection agencies, and other service providers;
- to our dealers, but only if they use it for the same purposes as set out above and only in connection with the dealership franchise;
- anyone else that you agree may get the information from us;
- any disclosure which is required or authorised by law, including in respect of any suspicious or threshold transactions or activities; and
- to identity verification vendors who use your government identifiers (for example your driver's licence number or passport number) to verify your identity for us;

If you have applied for credit, we may disclose your credit information:

Your personal information may be given to our parent company in Japan, our related companies and our service providers that are located or hold data elsewhere in the world, including Japan, Australia, United Kingdom, Mexico, Thailand and United States of America. We will only disclose your personal information to an overseas recipient if we have taken reasonable steps to ensure that overseas recipient will treat your personal information in a way that is consistent with the Privacy Act 2020 and our instructions or where we reasonably believe the recipient is subject to laws that protect your personal information in the same or substantially the same way as Privacy Act 2020.

PRIVACY AND OUR WEBSITE

You can visit our website without telling us who you are. The information that you give us on our website will depend on the services you use. In some parts of our website you might have to give us personal information like your name and email address. We will only ask for personal information if we need it to provide a service to you or to comply with the law.

We us cookies and ad trackers to collect information about your browsing history (including on external websites). This information does not identify you personally. We collect this information to improve your online experience. The cookies and ad trackers customise the advertising you see.

MARKETING AND OPTING OUT

Where we have obtained your consent to do so, or in circumstances where you would reasonably expect that your personal information would be used or disclosed for this purpose, we may contact you with marketing material about our other products or services or those of our related entities, special offers, promotions and events that may be of interest to you.

We may also share your personal information with our related entities and our dealer network, so they can provide you directly with marketing material about their products and services.

You may opt out of receiving marketing communications at any time by following the unsubscribe link in our marketing communication, by calling us on 1300347890 or emailing us at csc@automotivelendingsolutions.co.nz

HOW CAN YOU ACCESS YOUR PERSONAL INFORMATION?

You may ask for access to personal information we hold about you by contacting the Privacy Officer(s) at the addresses below. Where we hold information that you can access, we will try to give you choices about how you can access it (e.g., emailing or mailing it to you). We may charge a reasonable fee to cover the cost of providing your information.

If you think personal information we hold about you is incorrect, incomplete or inaccurate, you can ask us to amend it or attach a statement of correction. We will provide our decision in writing.

QUESTIONS AND COMPLAINTS

If you have any questions about this policy or you have a privacy issue or complaint, please contact us:

The Privacy Officer
Forthing NZ Financial Services
PO Box 83101
WELLINGTON 6440
Phone: 0800 165 165
Email: csc@automotivelendingsolutions.co.nz

If you are dissatisfied with our response, you may complaint to the Office of the Privacy Commissioner here.

CHANGES TO THIS POLICY

We may amend this policy from time to time and notify the amendment by posting it to our website. Although we intend to observe this Privacy Policy at all times, it is not legally binding on

JFS in any way. From time to time we may regard it as necessary or desirable to act outside the policy. JFS may do so, subject only to any other applicable contractual rights you have and any statutory rights you have under the Privacy Act 2020 or other applicable legislation.

Effective Date: June 2026

Automotive Lending Solutions New Zealand Pty Ltd trading as:
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