



Credit Reporting Policy

At MyRepublic Limited (“MyRepublic” or “Us”), we are committed to maintaining the security of your credit-related information held by us. This Credit Reporting Policy describes how we look after the credit reporting information we obtain or you provide to us when you use our Website and when you sign-up for our products and services.

1. Your privacy: We take a reasonable degree of care to ensure that your Credit-Related Information is accurate, complete, up-to-date and stored in a secure environment, protected from unauthorised access, modification or disclosure.

2. Credit-Related Information and how we collect it:

- a) “Credit-Related Information” refers to credit information, credit eligibility information, and information derived by us from information disclosed by credit reporting bodies.
- b) Such Credit-Related Information includes your use of our services, name, date of birth and ID such as license, passport, proof of age card, seniors card, mailing addresses, phone number, email addresses, service details, payment details, credit history and other credit-related information.
- c) We collect your Credit-Related Information from you, from third parties such as credit reporting agencies and suppliers, from public sources and our systems.

3. How we use your Credit-Related Information

We may use the information you provide us to pass onto credit reporting agencies in order to complete a credit check, report instances of fraud, obtain your repayment history and any defaults in payment to MyRepublic.

We'll keep this information, in case we need to be in touch with you or if you do not meet your obligations to us. You can request for a copy of this at any time, and you can always request a correction of any details you think are inaccurate.

4. How do I request a copy of my information?

You can request access to and correction of the personal information we hold about you. Unless we have a lawful reason for withholding this information we will provide you with access. To request access to your personal information please write to MyRepublic credit team email Collections.anz@myrepublic.net or request a free report from Equifax via online application www.mycreditfile.co.nz or by calling 0800 692 733.