

Privacy Statement

Scania Finance New Zealand Limited NZBN: 9429047883741

1. About this Privacy Statement

Scania Finance New Zealand Limited (Scania Finance, we, us or our) is committed to protecting personal information and handling it in accordance with the Privacy Act 2020 (NZ), the Information Privacy Principles, applicable privacy codes, including the Credit Reporting Privacy Code 2020, and any other privacy requirements that apply to our finance business.

This Privacy Statement explains how and why we collect, use, store, disclose and protect personal information, and the rights individuals have in relation to that information. It applies to personal information handled by Scania Finance. Where we provide a separate privacy notice or consent for a specific product, process or application, that notice or consent should be read together with this Privacy Statement.

2. Who this Privacy Statement applies to

This Privacy Statement applies to individuals who interact with us, or whose personal information is provided to us, in connection with our finance products, related services, security arrangements or business operations. This may include:

- customers, prospective customers and applicants;
- guarantors and prospective guarantors;
- directors, shareholders, beneficial owners, controllers and senior managers of business customers, guarantors or applicants;
- employees, contractors and authorised representatives of customers, guarantors or applicants; and
- individuals who use or operate vehicles or other assets financed by us, or that are subject to our security interests.

If you provide us with personal information about another individual, including a vehicle operator or an authorised representative, you must ensure you are authorised to do so and, where required, that the individual is made aware of this Privacy Statement.

3. Personal information we collect

The personal information we collect depends on your relationship with us. We collect only personal information that is necessary for our lawful purposes, or that is otherwise required or authorised by law. This may include:

- identity and contact information, such as name, date of birth, physical address, postal address, email address, phone number and signature;
- identity verification information, such as driver licence, passport or other government-issued identification details, copies of identity documents, verification results and information needed to verify your authority to act;
- customer due diligence information, including beneficial ownership, control, source of funds or wealth, politically exposed person, sanctions, fraud and other screening information where required for AML/CFT (Anti-Money Laundering/Countering Financing of Terrorism) or other legal compliance;
- financial and credit information, including income, assets, liabilities, expenses, bank account details, credit history, credit scores, credit enquiries, repayment history, arrears, defaults and hardship information;
- employment, occupation, role and relationship information, including your role with a business customer, applicant or guarantor;
- application, account and transaction information relating to our finance products, related services, payments, contracts, communications, complaints and enquiries;
- vehicle and asset information, including registration, VIN or other identifiers, ownership or possession details, insurance information, usage information, location, GPS or telematics data where relevant to vehicles or assets financed by us or subject to our security arrangements;

- biometric information, such as facial images, liveness information, biometric templates or verification outcomes, where used for identity verification and fraud prevention;
- website and technical information, such as IP address, device information, browser information, cookie identifiers and information about how our website or online services are used;
- marketing preferences and records of your consent or opt-out choices; and
- any other personal information you choose to provide to us, or that we reasonably require to provide, manage, protect or enforce our products, services or legal rights.

4. Circumstances where collection is required or necessary

Some personal information is required by law or is necessary for us to provide finance or related services. For example, we may need to collect identity information, verification information, beneficial ownership or control information, credit information, financial information and AML/CFT customer due diligence information to:

- verify your identity and authority to act;
- assess an application for credit or a guarantee;
- assess creditworthiness and manage credit risk;
- comply with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, sanctions, fraud prevention, tax, financial services, company and other legal obligations;
- comply with the Credit Reporting Privacy Code 2020 and other applicable privacy requirements; and
- administer, protect and enforce our finance agreements and security interests.

If you do not provide personal information we request, or if the information provided is incomplete or inaccurate, we may be unable to process an application, provide products or services, continue a business relationship, verify your identity, meet our legal obligations, respond to your enquiries or exercise our legal rights.

5. How we collect personal information

We collect personal information directly from you when you:

- contact us by phone, email, website enquiry, social media or in person;
- complete or submit an application, consent, authority, form or related document, whether physically or online;
- use our website, online services or customer portals;
- interact with us about financed vehicles, assets, services, payments, hardship, complaints or enquiries; or
- otherwise provide personal information to us.

We may also collect personal information from other sources where permitted by law, including where it is necessary for identity verification, credit assessment, AML/CFT compliance, account management, enforcement, recovery or another lawful purpose. The table below gives key examples of indirect collection.

Source	Examples of Information Collected	Main Purposes
Customers, applicants, guarantors and their authorised representatives	Contact details, role and authority, ownership and control details, financial information, vehicle operator details, and information needed for applications or account management	Processing applications, verifying authority, managing accounts, meeting AML/CFT obligations, communicating with relevant people and managing security interests
Scania Group companies, Scania dealers, brokers, introducers, suppliers and service providers	Referral, transaction, vehicle, asset, service, contact, application and relationship information	Providing and administering finance, supporting customer service, managing business relationships and operating Scania Group support functions
Credit reporting agencies, such as Equifax, Centrix and other credit providers	Credit history, credit scores, credit enquiries, repayment history, defaults, account information and credit report information	Assessing creditworthiness, verifying identity, managing accounts, collecting overdue amounts and enforcing finance arrangements
Identity verification, screening and official record sources, including government agencies, public registers and official record holders	Identity verification results, driver licence or passport validation, company registry details, beneficial ownership, sanctions, politically exposed person and fraud screening information	Verifying identity and authority, preventing fraud, meeting AML/CFT and other legal obligations, and assessing risk

Source	Examples of Information Collected	Main Purposes
Banks, payment providers, insurers, assessors, funders, investigators, recovery agents, lawyers, regulators, enforcement authorities and publicly available sources	Payment, claim, funding, enforcement, recovery, asset, dispute, regulatory and public record information	Administering agreements, managing payments and funding, investigating issues, protecting and enforcing our rights, recovering assets, resolving disputes and complying with law

When we collect personal information indirectly, we will take reasonable steps to ensure the individual is made aware of the collection, the purposes of collection, intended recipients, our identity and contact details, whether the collection is required or authorised by law, and the right to access and correct information, unless the individual has already been made aware or an exception under the Privacy Act applies.

6. How we use personal information

We use personal information for the purposes for which it was collected and for related, lawful purposes. These include:

- providing, administering and managing our finance products, related services, agreements and customer relationships;
- assessing applications for finance or guarantees and assessing creditworthiness and affordability where applicable;
- verifying identity, authority to act and information provided to us;
- performing initial and ongoing customer due diligence, sanctions screening, politically exposed person checks, fraud prevention, risk assessment and other compliance checks;
- managing accounts, processing payments, collecting overdue amounts and reconciling transactions;
- helping customers avoid default, including by monitoring accounts for signs of arrears or financial hardship, sending payment reminders, responding to hardship requests and discussing assistance or repayment arrangements where appropriate;
- monitoring compliance with obligations owed to us, including finance agreement obligations, security obligations, insurance requirements and payment obligations;
- taking steps to protect and enforce our rights, including investigation, recovery, repossession, enforcement, legal proceedings, serious credit infringement management and debt collection;
- managing vehicle or asset security, including locating, protecting or recovering vehicles or assets financed by us or subject to our security interests;
- responding to enquiries, access and correction requests, complaints and disputes, including through external dispute resolution schemes;
- managing our business operations, internal administration, audits, reporting, risk management, funding, accounting, compliance, training and governance;
- using Scania Group systems and support services for centralised IT, risk, compliance, audit, reporting, credit decisioning support and operational support;
- sending marketing communications, invitations, event information or product updates where you have chosen to receive them, and managing unsubscribe or opt-out requests; and
- complying with laws, regulations, court or tribunal orders, regulator requests and other legal obligations.

7. Credit information and credit reporting

We collect, use and disclose credit information to assess applications, manage credit risk, administer accounts, collect overdue amounts, help customers avoid default, investigate serious credit infringements and enforce our rights. Credit information may include identity information, application information, repayment history, credit history, credit scores, defaults, credit enquiries and other information permitted under the Credit Reporting Privacy Code 2020.

We will ask for your authorisation before conducting a credit check, whenever this is required by New Zealand law or the Credit Reporting Privacy Code. When we request a credit report, we may disclose your personal information to a credit reporting agency, such as Equifax, so that the agency can provide credit reporting services. The credit reporting agency may use and disclose information for its own lawful credit reporting purposes, including disclosure to other customers of the credit reporting agency, as permitted by the Credit Reporting Privacy Code 2020.

You may ask us to access or correct credit information we hold about you. You may also contact the relevant credit reporting agency directly to request access to, or correction of, credit reporting information held by that agency. If you believe you are, or may become, a victim of fraud or identity fraud, you may ask a credit reporting agency about suppressing or freezing your credit report.

8. Biometric information used for identity verification

Where required for remote identity verification, fraud prevention or legal compliance, including AML/CFT obligations, we may collect and process biometric information such as facial images, liveness information, biometric templates or biometric verification outcomes. This may be done through an identity verification provider acting on our behalf.

We use biometric information only for identity verification, fraud prevention and related compliance purposes. We do not use biometric information for marketing, unrelated profiling, emotion recognition, health inferences or any other unrelated purpose.

If you are asked to complete biometric identity verification and you cannot, or do not wish to, use that method, please contact us so that we can consider whether an alternative verification method is available in the circumstances.

We protect biometric information with safeguards appropriate to its sensitivity, including access controls, secure systems and controls over third-party providers. Biometric samples and templates used solely for automated verification are kept only for as long as reasonably necessary to complete the verification process, investigate suspected fraud, resolve a dispute, or meet legal record-keeping obligations. Where a biometric verification record forms part of identity and verification evidence required for AML/CFT compliance, it may be retained for the applicable legal record-keeping period, generally at least five years after the end of the relevant business relationship or completion of the relevant occasional transaction or activity. When biometric information is no longer required for a lawful purpose, we will take reasonable steps to securely delete, destroy or de-identify it.

9. Vehicle location, tracking and operator information

Where a vehicle or asset is financed by us or subject to our security arrangements, we may collect vehicle or asset information, including registration, VIN, usage, location, GPS or telematics data, if that information is relevant to providing finance, managing the agreement, protecting our security interest, locating or recovering an asset, preventing fraud or theft, or enforcing our legal rights.

This information may relate to individuals who operate financed vehicles, including employees or contractors of our customers. We do not monitor individual drivers for their personal activities; any location data is used strictly for legitimate business reasons listed above. Customers and applicants should ensure that any vehicle operators (e.g., your employees or contractors) receive any privacy notices required for vehicle tracking, telematics or similar arrangements.

10. Who we disclose personal information to

We may disclose personal information where necessary for the purposes described in this Privacy Statement, where authorised by you, or where required or permitted by law. Recipients may include:

- Scania Group companies and affiliated entities that provide centralised IT systems, finance operations support, risk management, credit decisioning support, compliance oversight, audit, reporting, administration and other support services;
- Scania dealers, distributors, brokers, introducers, suppliers, insurers, service providers and business partners involved in providing or supporting finance, vehicles, assets or related services;
- credit reporting agencies, identity verification providers, screening providers, government agencies, official record holders and public registers;
- banks, payment service providers, funders, securitisation or warehouse funding parties, assignees, potential assignees, purchasers or transferees of our assets, receivables or business;
- IT, cloud, hosting, records storage, mailing, printing, analytics, customer service, marketing and administrative service providers;
- lawyers, accountants, auditors, consultants, insurers and other professional advisers;

- investigators, debt collection agencies, recovery agents, repossession agents, enforcement agents and other parties assisting us to protect or enforce our rights;
- external dispute resolution schemes, courts, tribunals, regulators, law enforcement agencies, government agencies and other authorities;
- other organisations or individuals where disclosure is necessary to prevent or lessen a serious threat to life, health or safety, or to maintain or enforce the law; and
- any other person or organisation that you authorise, or to whom disclosure is required or permitted by law.

11. Overseas disclosures

Some Scania Group companies and service providers that support our operations may be located outside New Zealand, or may store or process information outside New Zealand. This may include global Scania systems and technology, compliance, risk, audit, reporting and operational support services.

Before disclosing personal information to an overseas recipient, we will take reasonable steps to ensure the recipient is required to protect the information in a way that, overall, provides safeguards comparable to the Privacy Act 2020, such as through contractual protections, group privacy controls or other lawful mechanisms. If comparable safeguards are not in place and no exception applies, we will obtain your express authorisation after informing you that the overseas recipient may not be required to protect the information in a way that provides comparable safeguards.

12. Storage, security, retention and disposal

We take reasonable steps to protect personal information from loss, unauthorised access, use, modification, disclosure and other misuse. Our safeguards may include secure IT systems, access controls, authentication controls, encryption or other technical controls, physical security, staff training, confidentiality obligations, supplier due diligence and monitoring.

If a privacy breach occurs and it is notifiable under the Privacy Act, we will take steps required by law, including notifying affected individuals and the Office of the Privacy Commissioner as soon as practicable.

We retain personal information only for as long as it is required for the purposes for which it may lawfully be used, including to provide and manage finance products and services, meet legal and regulatory obligations, resolve disputes, maintain business records, conduct audits, prevent fraud, collect debts or enforce rights. We maintain internal records management controls and retention and disposal procedures to support this obligation. When personal information is no longer required for a lawful purpose, we will take reasonable steps to securely delete, destroy, archive or de-identify it, as appropriate.

13. Website, cookies and marketing

When you use our website or online services, we collect technical information such as IP addresses, browser information, device information, cookie identifiers, session information and information about website usage. Cookies are small data files that help websites function and allow usage to be analysed.

In most cases, cookie and website analytics information is not directly identifiable and is used in an anonymous or aggregated form, for example to analyse website traffic and usage patterns. However, if you log into an online portal, submit an online application, complete a form, or otherwise provide personal information, cookie-related information, such as session identifiers or IP addresses, may be linked to you and treated as personal information.

We may use third-party service providers to analyse website traffic and support online services. You can adjust your browser settings to refuse or delete cookies, but some website features or functionality may not operate as intended.

We may send you marketing communications, invitations, event information or product updates only where you have chosen to receive them or where otherwise permitted by law. You can opt out of marketing communications at any time by using the unsubscribe facility in the communication or contacting us.

14. Your privacy rights

You have rights under the Privacy Act 2020, including the right to request access to personal information we hold about you and to request correction of that information. If we do not agree to make a correction, you may ask us to attach a statement of correction to the information.

To make an access or correction request, or to raise a privacy question or concern, please contact our Privacy Officer using the details below. We may need to verify your identity and authority before responding. We will respond to access and correction requests within the timeframes required by law, generally within 20 working days unless an extension is permitted.

You may also contact us to update your contact details, change marketing preferences, withdraw consent where consent is the basis for processing, or ask questions about how we handle personal information. Some information may need to be retained where required by law or for another lawful purpose.

15. Complaints

If you are concerned about how we have handled your personal information, please contact our Privacy Officer first so that we can try to resolve the issue.

If you are not satisfied with our response, you may complain to the Office of the Privacy Commissioner:

- Office of the Privacy Commissioner, PO Box 10 094, Wellington 6140;
- phone: 0800 803 909; and
- website: www.privacy.org.nz.

If your complaint relates to a Scania Finance New Zealand finance product or service, you may also contact Financial Services Complaints Limited (FSCL):

- phone: 0800 347 257 or +64 4 472 3725;
- email: complaints@fscl.org.nz;
- post: PO Box 5967, Wellington 6140; and
- website: www.fscl.org.nz.

16. Changes to this Privacy Statement

We may update this Privacy Statement from time to time to reflect changes to our products, services, systems, legal obligations or privacy practices. The latest version will be made available on our website. If we make material changes to how we collect, use or disclose personal information, we will take reasonable steps to notify affected individuals directly or by other appropriate means.

17. Contact us

Privacy Officer

Scania Finance New Zealand Limited

PO Box 76271

Manukau

Auckland 2241

Phone: 0800 722 612 (Option 5)

Email: snz-finance@scania.com