

1. About us

This Credit Privacy Notice explains how Revolut New Zealand Bank Limited (**Revolut, we, us, our**) collects, uses, holds and discloses your personal information when you apply for, use or interact with us about our credit products and services.

We are a company incorporated in New Zealand (NZBN 9429048733212). Our registered address is Level 1, 40 Bowen Street, Pipitea, Wellington, 6011, New Zealand.

2. Why do I need to read this Credit Privacy Notice?

This Credit Privacy Notice sits alongside, and should be read together with, our [New Zealand Privacy Policy](#). In the event of any inconsistencies between the New Zealand Privacy Policy and this Credit Privacy Notice in relation to credit products, this Credit Privacy Notice applies.

By applying for or using our credit products, you acknowledge the collection, use and disclosure of your personal information as described in this Credit Privacy Notice.

Your personal information

We collect your personal information directly from you when you apply for our credit products, when you use our credit products and whenever you interact with us.

We also collect personal information about you from third parties (such as credit reporters, identity-verification providers, and fraud-prevention agencies) and publicly available sources. Where we collect your information from someone other than you, we will take reasonable steps to make you aware of that collection.

Please see the [New Zealand Privacy Policy](#) for more information about the personal information we collect about you.

If you don't provide all or some of your personal information when we ask for it, we may be unable to provide you with our products or services.

3. Why do you collect, use and hold my personal information?

We collect your information in order to provide you with our credit products and services. We are also required to collect some of your information to comply with New Zealand law, including the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and New Zealand tax law (including our foreign-tax-residency reporting obligations).

We use your personal information (including your credit information) to:

- assess and provide you with our credit products and services, and administer them (including responding to enquiries), and to evaluate your creditworthiness;
- assist you with any applications for credit you make with us;
- promote new products or services, including telling you about marketing campaigns, promotions and competitions, and analysing your information to develop and enhance our products and services;
- identify and prevent fraud risk, including verifying your identity for AML/CFT purposes;
- manage and resolve complaints;
- assess and respond to any request for hardship relief;
- comply with New Zealand laws and regulatory requirements;
- provide and obtain credit information for credit-reporting purposes;
- enforce the terms of this or any other agreement you have with us, including listing a default where you do not meet your payment obligations; and
- carry out any activity relating to the acquisition of, or an interest in, all or part of our business.

Do you share my personal information with anyone else?

For the purposes stated above, we may need to share information about you to:

- our related companies within the Revolut Group;
- our credit reporting agency, Centrix Group Limited, for credit-reporting purposes, including providing and obtaining credit information to assess your application and manage your account, and listing a default where you do not meet your payment obligations;
- organisations that carry out functions on our behalf, including card schemes, mailing houses and debt-collection agents;
- regulators and government agencies in New Zealand and overseas (including the Financial Markets Authority, the Reserve Bank of New Zealand, the Department of

Internal Affairs and the Office of the Privacy Commissioner);

- our legal and financial advisers, consultants and insurers;
- data-processing and market-research providers;
- our approved dispute-resolution scheme, Financial Services Complaints Limited (FSCL); and
- third-party organisations that assist us in facilitating the purposes set out above.

Will my information go outside New Zealand?

We may disclose your information, including credit information, to related companies in the Revolut Group outside New Zealand to provide our services.

We may also share your personal information with overseas parties, for example if you ask to make an international payment, we will send funds to banks overseas or if you use Click to Pay, we will share your personal information with Visa and Mastercard who process data globally.

Where your personal information is sent outside New Zealand, we will ensure that IPP 12 is followed.

Your rights — access, correction and complaints

You can ask to access or correct your credit information, and can complain about how we handle it, as set out in our New Zealand Privacy Policy. We will respond to access and correction requests within 20 working days.

If you are not satisfied with our response, you can complain to the Office of the Privacy Commissioner (privacy.org.nz). You may also contact FSCL in relation to a dispute about our credit products or services.

If you have any questions about this Credit Privacy Notice, you can contact us at dpo@revolut.com.