

The purpose of the Policy for Use document is to provide you with our current procedures to follow when you use any of our Information Services.

The Policies for Use document should be read in conjunction with the following documents:

- Use of Our Information Services
- Example Authorisation Clauses
- Frequently Asked Questions

## 1. PURPOSES FOR ACCESSING OUR CONSUMER CREDIT REPORTING SERVICES

The Credit Reporting Privacy Code 2004 provides that you are only able to use the consumer credit reporting services if you are:

- a **debt collector**, and you are enforcing a debt owed by the consumer concerned. A “debt collector” is defined in the Code as “someone who is in the business of collecting debts”;
- any of the following:
  - a **credit provider**, or the agent of a credit provider, and you are making a credit decision affecting the consumer (credit decisions include related purposes such as debt collection);
  - a **prospective landlord**, or an agent of a prospective landlord, and you are assessing the credit worthiness of the consumer as a prospective tenant or guarantor of a tenant;
  - a **prospective employer**, or an agent of a prospective employer, if you are undertaking a pre-employment check for a position involving significant financial risks;
  - a **prospective insurer**, or an agent of a prospective insurer and you are making a decision on the underwriting for insurance in respect of a credit related transaction relating to the consumer,

and, in each case, you also have the consumer’s authorisation;

- you are an insurer investigating suspected insurance fraud;
- you are taking court or tribunal proceedings against a consumer.

There are some other limited exceptions in the Code. These exceptions may apply to Government agencies, or if you are using the information in a way that does not identify the consumer.

Each time you use our consumer credit reporting service, you must tell us the purpose for which you are using it before information is supplied to you. You must not use the information we supply to you for any other purpose.

**2. OUR CONSUMER CREDIT REPORTING SERVICES**

Our consumer credit reporting services allow you to obtain credit information about individuals. We provide access to these services in accordance with the Credit Reporting Privacy Code 2004.

To access our consumer credit reporting services, you need to provide us with information in the enquiry fields which we then use to generate a credit report. You will need to complete some mandatory fields when using our services.

In addition to the mandatory fields, we strongly recommend that you provide as many of the other fields as you can. Keep in mind that the extent and quality of the input data has an effect on the data matching and content of information returned in a credit report.

**Consumer Credit Report Enquiry Fields**

	Mandatory	Recommended
Access Purpose Code	•	
Consent	•	
Consumer Surname	•	
Consumer First Name	•	
Consumer Second Name		•
Date of Birth		•
Gender		•
Current Address	•	
Previous Address x 2		•

The consumer credit reporting service will return the following fields to you:

**Consumer Credit Report Response Segment**

**The following information will be returned in each response:**

File Number	Consumers Personal Details	Previous Inquiry
Consumers Name	Consumers Address	

**The following information will be returned only if it is available:**

Cross Reference	Bankruptcy Address	Fraud Closed User Group Inquiry Data
Notes	Bankruptcy Text	Corrections
Default	Public Notice	Corrections Text
Default – Collection Agency	Public Notice Address	
Judgment	Lost or Stolen Identification	
Bankruptcy	Company Officer Details	

**Note:** If you request our verification services at the same time as accessing a credit report you will also receive verification information in your response. Please refer to the relevant verification services in this policies document.

**3. OUR COMMERCIAL CREDIT REPORTING SERVICES**

Our commercial credit reporting services allow you to obtain credit information about companies and so are not governed by any privacy legislation. However our Company Plus service does provide credit information about the individual directors of the company. Therefore we provide access to our Company Plus service in accordance with the Credit Reporting Privacy Code 2004, and the policies for use of our consumer credit reporting service applies to the information about directors you request and we supply.

To access our commercial credit reporting services, you need to provide us with information in the enquiry fields which we then use to generate a credit report. You will need to complete some mandatory fields when using our services.

In addition to the mandatory fields, we strongly recommend that you provide as many of the other fields as you can. Keep in mind that the extent and quality of the input data has an effect on the data matching and content of information returned in a credit report.

**Commercial Credit Report Enquiry Fields**

	Mandatory	Recommended
Company Number		•
Company Name	•	
Consent (Company Plus Enquiry)	•	

The commercial credit reporting service will return the following fields to you:

**Commercial Credit Report Response Segments**

The following information will be returned in each response:

File Number	Company Detail	Document History
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The following information will be returned only if it is available:

Company Previous Name	Company Shareholder Address	Company Court Judgment Gazette
Company Registered Office	Company Officer	Text
Company Postal Address	Company Officer Address	Company Mercantile Gazette
Company Share Register Address	Company Information Source	Company Credit Reference Comments
Company Service Address	Company Previous Inquiry	Company Credit Reference
Company Remittance Advice Address	Company Public Notice	Known Company Affiliations
Company Records Address	Company Default	
Company Shareholder	Company Court Judgment	

**4. OUR CONSUMER DEFAULT REPORTING SERVICES**

Consumer default reporting allows you to list and update information about overdue amounts owed to you on our consumer credit reporting database.

Before you list consumer default information you must have taken steps to recover the overdue amount and it must have been overdue for more than 30 days. You must also have made sure that the individual has previously authorised you to list default information with us and us to supply it as part of our services (except if you are a debt collector). See our Example Authorisation Clauses that you can use to ensure that you obtain this authorisation.

It is your responsibility to ensure that default information is updated so that it remains accurate, up to date and complete.

We provide a facility for listing and updating large volumes of default information in bulk. Please contact us if you would like access to this facility.

Where you provide us with consumer default information you will need to complete some mandatory fields.

In addition to the mandatory fields, we strongly recommend that you provide as many of the other fields as you can. Keep in mind that the extent and quality of the input data has an effect on the data matching and content of information returned in a credit report.

**Consumer defaults**

	Mandatory	Recommended
Client account Reference ID	•	
Account Type Code	•	
Joint Liability Flag	•	
Default Original Amount	•	
Default Status Type	•	
Account Opened Date	•	
Narratives		•
Total Loan Amount		•
Default Date	•	
Default Status Date	•	
Default Balance Amount		•
Consumer Surname	•	
Consumer First Name	•	
Consumer Second Name		•
Gender	•	
Date of Birth		•
Occupation		•
Employer		•
Current Address	•	
Previous Address		•
Consumer Default Relationship Type		
Default Balance Amount		•
Default Status Date	•	
Default Status Type	•	

**5. OUR COMPANY DEFAULT REPORTING SERVICES**

Company default reporting allows you to list and update information about overdue amounts owed to you on our commercial credit reporting database. Before you list company default information you must have taken steps to recover the overdue amount and it must have been overdue for more than 30 days. It is your responsibility to ensure that default information is updated so that it remains accurate, up to date and complete.

Where you provide us with company default information you will need to complete some mandatory fields.

In addition to the mandatory fields, we strongly recommend that you provide as many of the other fields as you can. Keep in mind that the extent and quality of the input data has an effect on the data matching and content of information returned in a credit report.

**Company defaults**

	Mandatory	Recommended
Company Registration Number	•	
Company Name	•	
Trading Name		•
Address	•	
Date Account Opened	•	
Default Amount	•	
Action Type	•	
Action Date		•
Paid Date		•
Default Balance	•	
Client Reference Number	•	
Directors Name/s		•
Director Address		•

**6. ACCESSING ALL OF OUR VERIFICATION SERVICES**

We provide access to our verification services in accordance with the Privacy Act 1993. Our verification services are provided for the sole purpose of confirming identification details. You must not use the information we provide to you when you use our verification services for any other purposes (including for credit reporting or assessment of credit-worthiness).

You can access our verification services as stand-alone services or at the same time as accessing a credit report. Regardless of how you access these services, you confirm that you will only use the verification information for verification purposes and the credit information for the credit reporting purpose that you tell us you will use that information for.

**7. OUR DRIVER LICENCE VERIFICATION SERVICE**

Our driver licence verification service allows you to verify driver licence details with Land Transport New Zealand (LTNZ).

To access this service you need to us provide us with information in the enquiry fields. Some fields will be mandatory; other fields are recommended.

	Mandatory	Recommended
Driver Surname	•	
Driver First Name	•	
Driver Second Name		•
Date of Birth	•	
Driver Licence Number	•	
Driver Licence Version Number	•	
Client Reference Number	•	

**Driver Licence Verification Response Fields**

The following information will be returned in each response:

Driver Surname	Client Reference	First Name Match
Driver First Name	Driver Licence Match	Middle Name Match
Driver Licence Number	Last Name Match	Date of Birth Match
Driver Licence Version Number		

The following information will be returned only if it is available:

Driver Second Name
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**8. OUR ELECTRONIC WHITE PAGES VERIFICATION SERVICE**

Our Electronic White Pages service allows you to check that a telephone number is valid for a name or, to retrieve a list of White Pages entries for a name and address.

To access this service you need to provide us with information in the enquiry fields. Some fields will be mandatory; other fields are recommended.

	Mandatory	Recommended
Surname or Business Name	•	
Additional Name		•
Area Code	•	
Telephone Number	•	

**Electronic White Pages Verification Response Fields**

The following information will be returned in each response:

Result Status	Text	Result Status Description
Displayed Data		

The following information will be returned only if it is available:

Phone Type
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**9. OUR PROPERTY OWNERSHIP VERIFICATION SERVICE**

Our property ownership verification service allows you to verify property ownership details with information obtained from Land Information New Zealand (LINZ) or Quotable Values New Zealand (QVNZ).

To access this service you need to us provide us with information in the enquiry fields. Some fields will be mandatory; other fields are recommended.

	Mandatory	Recommended
Company Name		•
Individual Surname		•
Individual First Name		•
Individual Second Name		•
Street Number		•
Street Name	•	
Street Type		•
Suburb		•

**Property Ownership Verification Response Fields**

The following information will be returned in each response:

- Verified

The following information will be returned only if it is available:

Property Owner	Street Name	Region Description
Street Number From	City/District	Property Reference
Street Number To	Region Code	

### 10. USE OF USER ID'S AND CODES

When we give you a user name, password, or other identifier to use any of our information services, you must keep the identifier confidential. You are responsible for all use of that identifier. If we ask you to, you must stop using that identifier, or use a replacement identifier we give you.

Where we provide you a user identification code (user ID) to use our information services, you must ensure only one staff member uses that user ID and that you keep records of which staff member uses the user ID.

We can set up multiple user ID's for your staff. Please contact us on 0800 653309 to request new user ID's or to delete user ID's where they are no longer required. Requests should be made by those with the appropriate level of authorisation in your company. You will need to give us the following information:

- First name;
- Last name;
- Client Account Name; and
- Client Account Number.

### 11. MONITORING AND COMPLIANCE

The Code obliges us to monitor your usage of our consumer credit reporting services and regularly check your compliance with our agreement. We will also be monitoring your adherence to your policies, procedures and controls to prevent the abuse of our consumer credit reporting services. We will only use any information you give us for the purposes of the monitoring we are obliged to do under the Credit Reporting Privacy Code. We will keep that information confidential, except where by law we are obliged to give the information to someone else.

If we ask you, you must provide:

- Copies of your policies and procedures for use of our consumer credit reporting services;
- Evidence to confirm you have:
  - An authorisation from an individual, or that you do not need one; and
  - Undertaken an enquiry only for the purpose you told us you were using our consumer credit reporting service for; and
  - Information identifying which of your users has used our consumer credit reporting services.

You will need to nominate one person within your organisation, or one contact for each branch of your organisation, to be responsible for liaising with us and responding to our monitoring and compliance requests.

### 12. CONSUMER COMPLAINTS AND INVESTIGATIONS

The Credit Reporting Privacy Code 2004 provides consumers with specific rights in relation to credit information held by credit reporters.

As a credit reporter and trusted custodian of information, we are responsible for investigating:

- complaints alleging a breach of the Code; and
- requests for correction of any information held on our database.

We must adhere to the procedures and timeframes for investigating complaints and responding to correction requests set out in the Credit Reporting Privacy Code and the Privacy Act. Where we ask for your assistance in adhering to these procedures and timeframes you must promptly co-operate with us and work with us to facilitate the fair, simple, speedy and efficient resolution of complaints and requests for correction.

### 13. DIRECT LINK ACCESS PROCEDURES

To use our system by Direct Link (eg. VedaXML and VedaLink), you will need to ensure that your system complies with our most up to date version of our system specifications to allow direct linking.

Our most current version of our system specifications are available on our website [www.vedaadvantage.com/privacycode](http://www.vedaadvantage.com/privacycode) or from your relationship manager.

System changes you need to make are your responsibility and your cost. We may change these specifications from time to time, but we will always give you reasonable notice taking into account the time and cost this may mean for you.

If we give you access to our client test area, you will use that test area in accordance with any particular instructions we give you. You recognise that data on the test system is depersonalised and that the test system has different performance parameters than our operational system. All use of our test environment is entirely at your own risk; it is provided on an "as is" basis.