

## 1. PRIVACY

- 1.1. Mico may at any time collect, hold and use Customers' personal information in accordance with the Privacy Act 2020 and Mico Privacy Policy, which is available at [www.mico.co.nz/privacy-policy/](http://www.mico.co.nz/privacy-policy/). This clause summarises key information in Mico Privacy Policy. Mico may update its Privacy Policy from time to time by publishing the updated Privacy Policy on its website. Any changes apply to all personal information collected before and after the publication date.
- 1.2. The Customer is not required to provide Mico with any personal information that Mico requests. However, if the Customer does not provide the requested information, Mico may not be able to provide certain services to the Customer.
- 1.3. Mico will only collect personal information for a purpose connected with its business including (but not limited to):
  - 1.3.1. marketing and promotions (unless you unsubscribe),
  - 1.3.2. data and analytics,
  - 1.3.3. addressing complaints,
  - 1.3.4. debt recovery,
  - 1.3.5. credit assessment, and
  - 1.3.6. to administer the Mico Trade Edge programme.
- 1.4. Generally, Mico collects personal information directly from Customers. Mico may also collect personal information about a Customer from a third party if the Customer has authorised them to provide, or authorised Mico to collect, that information. Mico may collect personal information from, and share personal information with, any person Mico considers appropriate for the purposes set out in Mico Privacy Policy. This may include Mico Related Companies, trade referees, marketing and analytics agencies and other third parties.
- 1.5. Mico may use the services of credit reporting and debt collection agencies on an ongoing basis. Mico may disclose the Customer's credit information (including default and repayment history information) to credit reporters and debt collectors, who may hold that information on their systems and use it to provide their credit reporting and debt collection services.
- 1.6. Personal information collected by Mico is held by Mico at 58 Hazeldean Road, Christchurch or on our behalf. Some information may also be stored in "the cloud" in secure databases on Mico behalf by third parties based overseas. The use of these services, and the transfer of personal information overseas (if applicable) will not relieve Mico of its obligations under the Privacy Act 2020 or Mico Privacy Policy.
- 1.7. The Customer can request access to (and request correction of) their personal information by contacting: The Privacy Officer Mico Limited address [email] Private Bag 92114, Auckland 1142. Alternatively, the Customer can email Mico at [FBPrivacy@Mico.com](mailto:FBPrivacy@Mico.com) or call +64 (09) 525 9000.

If the Customer provides Mico with personal information about another person, the Customer confirms that that person has authorised the collection, use and disclosure of their personal information in accordance with this clause and has been informed of their rights to access and request correction of their personal information.