

## Our Role

### We Do Not Provide Financial Advice.

We help you **apply for and arrange credit or finance** with one or more lenders.

### We do not provide financial advice.

This means we do not tell you:

- which loan, lender, or structure is best for you
- whether a particular product is suitable for your needs
- which option is better for your personal financial situation

You are responsible for choosing the finance option that is right for you.

If you require advice, we recommend seeking **independent financial advice**.

## How We Are Paid

We **do not charge you a fee** for arranging finance.

If you proceed with a finance application through us, we may receive a **commission** from the lender.

Commission amounts vary depending on:

- the lender you choose
- the type of loan or product
- the loan amount and term

We may also receive **volume-based incentives or promotional benefits** from some lenders.

These do **not** affect the information we give you, and we do not make recommendations about the suitability of any finance product.

If you would like more detail about the commission we may receive, please ask.

## How We Handle Your Information (Privacy Notice)

We collect personal information from you in order to:

- assess your finance application
- submit your information to lenders
- run credit checks
- meet legal and regulatory requirements

We may collect your:

- name and contact details
- identification documents
- employment and financial information
- credit history and application details

We may share your information with:

- lenders we work with
- credit reporting agencies
- our secure data-storage and CRM providers
- external compliance or audit providers

You have the right to:

- request a copy of the information we hold about you
- ask us to correct any information that is wrong

If you have questions about how we handle your information, please contact us at: [compliance@vegalend.co.nz](mailto:compliance@vegalend.co.nz)

Please also refer: <https://vegalend.co.nz/privacy-policy>

## Third-Party Checks and Digital Services We Use

To assess your application and verify information, we may use the following tools and services:

### Motochek

We may use Motochek to confirm vehicle details such as ownership, registration status, and any existing finance owing on the vehicle.

### PPSR (Personal Property Securities Register)

We may search the PPSR to identify whether there are any existing loans, security interests, or registered claims over vehicles or other personal property you intend to use as security.

### Biometric Verification

For identity verification, we may use digital biometric tools (such as facial matching or document verification). These services help confirm that the ID provided is genuine and belongs to you.

### Digital Loan Documents

Loan documents may be provided to you electronically for review and signing. This allows you to complete your application securely and conveniently online.

## Complaints and Dispute Resolution

If you have a complaint about our financial advice or service, you need to tell us about it.

You can contact our internal complaints service by:

- phoning on 0800 834 253
- emailing us to [compliance@vegalend.co.nz](mailto:compliance@vegalend.co.nz) using the heading Complaint - (Your Name).

Please set out the nature of your complaint, and the resolution you are seeking. We will acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and will work with you to resolve your complaint. We may want to meet with you to better understand your issues. We will provide an answer to you within 7 working days of receiving your complaint.

If we cannot agree on a resolution, you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Services Complaints Limited  
complaints@fscl.org.nz  
0800 347 257

Please also refer: <https://vegalend.co.nz/complaints>

### **Other Important Information**

Our role is limited to facilitating your finance application.

The lender is responsible for providing all contractual disclosures relating to your loan, including interest rates, fees, repayment terms, borrower rights, and credit notices.

Please ensure you read all loan documents carefully before signing.