

Important: The Main Credit Card Applicant and Supplementary Card Applicant must read the information and sign

Credit Card Repayment Insurance Conditions

The availability of insurance cover is subject to your credit card application being approved. Full details of the terms and conditions, limits and exclusions for the Diners Club Credit Card Repayment Insurance Policy are contained in the policy wording which we will send to you if your application is approved and can be obtained at www.dinersclub.co.nz or from Diners Club (NZ) Limited, 109 Carlton Gore Road, Newmarket, Auckland.

Diners Club Credit Card Repayment Insurance is underwritten by Sovereign Assurance Company Limited (Sovereign). Diners Club (NZ) Limited receives commission on any policy it arranges. Sovereign is solely responsible for any claims under the insurance policy. Diners Club (NZ) Limited does not guarantee the obligations of, or any products issued by, Sovereign.

You consent to Diners Club (NZ) Limited disclosing personal information it holds about you (whether collected in this Application Form or otherwise) to Sovereign for the purposes of arranging and administering the insurance policy.

You have 30 days from the start of your insurance cover to consider the policy. If within that period you wish to cancel the policy, please advise Diners Club (NZ) Limited or Sovereign in writing and any premiums you have paid will be refunded to your credit card account.

Declaration

The Main Applicant applies for a Diners Club Credit Card with PIN and confirms that: they meet all the criteria for making an application set out overleaf; the information provided in this application is true and correct; the acceptance of the application is subject to satisfaction of normal credit criteria and confirmation by Diners Club (NZ) Limited ("Diners Club"); and if the application is approved they agree to be bound by the Terms and Conditions (both Credit Card and Club Rewards) which will accompany the Card and any changes from time to time and to be liable for all charges arising from the Cards issued to the Applicant and to any applicant for a Supplementary Card.

The Supplementary Applicant applies for a Supplementary Diners Club Credit Card with PIN and confirms that: they are at least 18 years of age and the information about them provided in this application is true and correct; and if the application is approved, they will comply with all applicable provisions of the Terms and Conditions (both Credit Card and Club Rewards) which accompany the Card and any changes from time to time.

If an Applicant has provided an email address in this application or does so in future, that Applicant agrees that Diners Club may provide any notices or information related to the use of the Card or to the Card Account in electronic form including, without limitation by email (except to the extent that the Applicant has expressly required communication in another manner).

Privacy and Personal Information

"Co-brand partner" means any organisation whose name, logo or trade mark appears on this application or any Credit Card issued to an applicant.

"I" means each of the Main Applicant and the Supplementary Applicant separately, unless the context otherwise requires.

"Personal Information" means information about the Main Applicant or any Supplementary Card Applicant (as applicable), including financial circumstances, creditworthiness, credit history, credit standing, credit capacity, use of the Card and conduct of the Card Account.

"You" means Diners Club (NZ) Limited.

To: Diners Club (NZ) Limited

I acknowledge that to confirm my identity and to assess this application and, if it is approved, to establish and administer the Card Account and offer other products and services, you need to:

- Collect Personal Information about me, from me and from other sources; and
- Obtain my agreement in relation to using the Personal Information.

I acknowledge that if I do not provide any Personal Information requested of me or do not agree to you collecting Personal Information from other sources, you may not approve the application or may restrict the products, facilities and services available to me.

I acknowledge that I have a right of access to and correction of my Personal Information which you hold.

You may produce this application or a copy of it as evidence of the acknowledgements and agreements contained in it.

I agree that, subject to the Privacy Act, you and your agents may do the following from time to time:

- Request Personal Information from credit reporting agencies, my employer, and any financial institutions or credit providers or other persons whose names I give you or whose names are included in a credit report about my credit;
- Verify with Land Transport New Zealand any driver licence and car registration information, or with the appropriate Government Department any passport information, I give you;
- Monitor and record my telephone conversations with you for training, quality control, verification and information collection purposes.

I consent to the use of Personal Information you hold about me for the following purposes:

- Assessing my creditworthiness, this application and any subsequent application by me for credit;
- Your Charge Approval process as it applies to purchases and other transactions I wish to make with my Card;
- The administration of the Card Account;
- Any subsequent applications you may receive from me (the Main Applicant) for a Supplementary Card;
- Administering any Club Rewards Programme in which I am involved;
- Communicating with me (including via email, text message or an online facility (without an unsubscribe facility), by telephone or post) about any products, services or promotions offered by or through you or members of the Diners Club Group of companies or any co-brand partner;
- Statistical analysis.

I agree that you may exchange Personal Information about me with credit reporting organisations and debt collection organisations. This information includes, but is not limited to, the fact that I have applied for a Card, any overdue Card payments, any dishonoured payments you receive, and that credit provided to me has been repaid or otherwise discharged.

I agree that you may disclose relevant Personal Information to:

- A co-brand partner, and other members of the Diners Club Group and any other organisation which issues or services Diners Club Credit Cards or provides services (including in relation to the Club Rewards Programme) to you or wishes to provide services to me, subject to appropriate conditions of confidentiality. This includes transferring Personal Information for data processing;
- Reputable market research organisations for market research and statistical analysis – my name, address and telephone number may be provided. The information will be supplied in strict confidence to the organisation which will not be authorised to use it for any other purpose.

I understand that I may at any time contact you to remove my name from your marketing lists or any market research lists (I acknowledge my request may take four to six weeks to be processed).

I (the Main Applicant) acknowledge that you may give any cardmember information about their Card and their liability on the Card Account.