

KORU Campers Rental Agreement
Terms and Conditions
(A) Definitions

A.1 Fees mean the fees payable by you to us and as set out on the Rental Document plus any additional fees payable under this Agreement. Currency is the New Zealand dollar.

A.2 GST means New Zealand's Goods and Services Tax. All costs associated with Koru Campers Limited are inclusive of GST and you agree to pay GST at the time as you pay the fees.

A.3 Rental Document means the Rental Agreement Form signed by you and Koru Campers Limited setting out the period and specific terms of rental to which this Agreement applies including the reverse of this Agreement (and any equivalent computerized data or forms).

A.4 Rental Period means the pick-up and drop-off date shown on the Rental Document and/or online booking.

A.5 Vehicle means the vehicle described in the Rental Document (or any substitute Vehicle) and includes but is not limited to its underbody, parts, components, accessories and contents supplied by us (except where specifically excluded).

A.6 We, our, and us means Koru Campers Limited.

A.7 You, your, Customer, Driver, Hirer and yourself means the person(s) recorded in the Rental Document as the Hirer and includes all Additional Drivers as described on the Rental Document and any forms for additional drivers plus anyone else that you allow to use the Vehicle.

Force Majeure means:

- A natural disaster or weather event - including but not limited to, flood, earthquake, tsunami, volcanic eruption, wildfire, tornado, or storm.
- A public health event - including but not limited to, epidemic or pandemic.
- Government, regional, or local authority restrictions or changes in law - including but not limited to, border closures, operational restrictions for businesses, or movement restrictions.
- A strike.
- A terrorist attack.
- Any other circumstances outside of the reasonable control of Koru Campers Limited.

A.8 Damage(s) means any and all damage to third party property, damage to the Vehicle including tyres, windscreens, damage to the roof, underbody, glass, windscreen, vandalism, exterior body and any towing or recovery costs.

B. Driver and license requirements

B.1 All drivers of the drivers must be at least 18 years old and hold a valid full driver's license.

B.2 Drivers must comply with the provisions of their license, including any restricted or probationary conditions.

B.3 New Zealand law states if your overseas driver's license is NOT FULLY translated into English you must carry an accurate translation. This is your responsibility as the hirer.

B.4 Drivers have not been convicted of, or have charges pending for, a driving-related offence under the influence of alcohol or drugs.

B.5 Drivers have not been refused, nor had any motor vehicle insurance cancelled for any reason within the three years prior to the date of the Rental Agreement.

B.6 All potential drivers must show their license(s) at collection and only those named and have signed the Rental Agreement are authorized to drive the vehicle.

C. Road restrictions

C.1 You must not drive on:

- (a) 90 Mile Beach in Northland.
- (b) Any road which is closed or restricted.
- (c) Through any stream, river or floodwater or on the beach.
- (d) Gravel Road other than short travel to the camping ground.
- (e) Any road that is 4-wheel drive only or recommended for 4 wheel drive.

C.2 You accept liability for all costs of towing, repairs, and any other associated costs if you breach the provisions of Clause C.1, and insurance waivers will not apply.

D. Your responsibilities

D.1 Smoking is strictly prohibited in the vehicle at all times. A violation of this policy will result in a \$400 soiling fee.

D.2 Driving the vehicle while impaired by drugs or alcohol or for any illegal activity is strictly prohibited. Any drug paraphernalia or non-pharmaceutical drugs found or consumed in the vehicle will result in a \$500 fine.

D.3 If the driver exceeds the Alcohol limit set by NZ law, where the driver is deemed by NZ Police unable to drive the vehicle, your rental contract will be terminated and the relocation of the vehicle to pick up origin will be at the expense of renter.

D.4 Keep the vehicle locked when you leave it and keep the keys under your personal control at all times.

D.5 Take responsible care in driving and parking the vehicle.

D.6 Comply with all laws, rules and regulations while driving and parking the vehicle.

D.7 If traveling with a child, ensure that a child restraint is installed and used correctly. The fitting of the restraint remains the sole responsibility of the Hirer.

D.8 Maintain engine oils and coolant to the correct levels and advise us as soon as possible if oil or coolant has been topped up.

D.9 Maintain tyres at the recommended pressure.

D.10 Report any accident or damage to the vehicle immediately to us.

E. Our obligations

E.1 We will deliver the vehicle to you in a safe and roadworthy condition.

E.2 If the reserved vehicle is not available for any reason, then the reserved vehicle may be substituted by Koru Campers for a comparable or superior vehicle at no additional cost to the Hirer. A vehicle substitution does not constitute a breach of contract and does not entitle the Hirer to any form of refund or compensation.

E.3 We will use our reasonable endeavors to replace the vehicle in the event of a serious breakdown. This is subject to availability of a replacement vehicle, location, and agreement on insurance terms for the replacement vehicle.

E.4 Provided that you have not breached this Agreement, in the event of a mechanical breakdown where we are unable to supply a replacement vehicle, we will refund your hire fees for any complete days during which you are unable to utilise the vehicle, starting from the moment you first informed us of the breakdown.

E.5 If the vehicle is involved in an accident, regardless of who is at fault, it will be entirely at our discretion as to whether we provide a replacement vehicle.

If you were at fault, or it is undetermined who was at fault:

(1) If we do provide a replacement vehicle, it will be entirely at our discretion as to the insurance cover which we might require you to take for the new vehicle and you will be required to pay the full cost of the insurance for the replacement vehicle.

(2) You will not receive a credit for any amount you paid for insurance for your first vehicle.

(3) You will also be responsible for any delivery or travel costs to provide the replacement vehicle and all associated accommodation costs.

(4) You will not be entitled to a refund of your hire fees.

If it was proved that you were not at fault and another party has admitted liability:

(1) If we do provide a replacement vehicle, any insurance coverage paid for the original vehicle will transfer over to the new one.

(2) You may be responsible for any delivery or travel costs to provide the replacement vehicle.

(3) In the event that we provide you with a replacement vehicle, please note that you will be responsible for any and all accommodation costs incurred during the wait.

(4) If we do not provide a replacement vehicle, you will be entitled to a refund of your hire fees for any unused complete days of your booking.

E.6 Except as provided in Clause E.3 and Clause E.4 unused hire days are non-refundable.

E.8 If a breach of the terms and conditions has occurred, then we reserve the right to not refund any monies whatsoever.

F. Non-mechanical repairs

You acknowledge that you will not be refunded fees for any additional accommodation and food costs in the event that non-mechanical malfunctions occur such as, but not limited to the CD player, fridge, second battery, solar panel, flat tyres, broken windscreen, lost keys or cooker.

G. Maintenance and repairs

G.1 You must contact us within 24 hours to report any problems with the vehicle or equipment. Roadside Assistance calls can be made any time of day. We will do our best to resolve the problem within 2 working days. No claims will be accepted after this period. Weekends and public holidays will mean delays due to mechanic workshops being closed.

G.2 Contact us immediately if you hit a pothole or knock the wheel alignment as this could cause the tyres to wear out quicker than they should. If unreported, costs could be your responsibility.

G.3 You must not carry out or arrange any repairs (except fitting the spare tyre) without our consent.

G.4 You must not authorize any repairs to the vehicle without our prior authority except to the extent that the repairs are necessary to prevent further damage to the Vehicle or other property.

G.5 All vehicles are provided with 24-hour roadside assistance covering any mechanical faults with the vehicle. Koru Campers Limited roadside assistance cover does not include the following, and the associated costs will be the responsibility of the Hirer:

(1) The vehicle has run out of fuel.

(2) The incorrect fuel or oils have been put in the vehicle.

(3) The breakdown was caused by the vehicle being driven while warning lights were illuminated or the temperature gauge was high.

(4) The breakdown or damage is caused by the vehicle being driven with the handbrake on.

(5) The vehicle is unable to be accessed due to locking the keys in the vehicle, or keys being lost.

(6) A flat battery.

(7) Flat or damaged tyre(s).

(8) The vehicle is unattended at the time the roadside assistance provider arrives at the breakdown location.

(9) The vehicle is not on a public or formed road and is trapped or bogged.

(10) Any vehicle breakdown caused by the willful act or negligence of the Hirer.

H. Accidents

H.1 If you are involved in an accident that results in damage to the vehicle or any third-party property, you must contact us immediately, and within 24 hours at the latest.

Third-party accident

(1) In the event of an accident where a third party is deemed at fault and a replacement vehicle is required all hire days, and Excess reduction cover \$0 will be transferred to a new rental agreement. If Standard Insurance applies a new bond will apply regardless of who is at fault.

(2) In the event of a single-vehicle accident (excluding a single-vehicle rollover) where a replacement vehicle is required, all hire days are transferred to a new rental agreement. A new Insurance Option is required for the remaining hire days.

(3) A single-vehicle rollover is deemed careless and driver fault regardless of which insurance option you have. It is at our discretion as to whether the remaining hire days will be carried over to a replacement vehicle. A new Insurance Option will apply if a new rental agreement is created. We reserve the right to not provide a replacement vehicle.

H.2 The following procedures must be followed in the event of an accident:

At the accident scene, you must:

(1) Obtain the details of any third parties and witnesses and report the accident to the police.

(2) Take photographs of the damage to all vehicle(s) and registration number(s).

(3) Take photographs of the front and back of the drivers license of any other drivers involved (if applicable).

H.3 If any of the exclusions in Clause L apply to your insurance cover, you authorise us to deduct the balance between the bond held and your total liability per your selected insurance excess waiver immediately from your credit card.

H.4 We may provide an exchange vehicle at our sole discretion if the rental vehicle is damaged in an accident, subject to availability and the circumstances at the time.

H.5 The terms on which we provide an exchange vehicle may vary and will be communicated to you at the time of exchange.

H.6 Your liability for damage applies in respect of each separate accident, incident, or new damage.

H.7 Providing a replacement vehicle is at the sole discretion of Koru Campers and subject to availability.

I. Claims against third parties

I.1 We will do our best endeavors to ensure that any money due back to the client is forwarded as quickly as possible, however, Third-Party claims can take months or even years to resolve. The customer acknowledges that handling of these claims is up to the Insurer and the Third Party, whether they are insured or not. Due to the reasons outside of Koru Campers Control and nothing can be done to speed up this process.

I.2 We agree to make any applicable refund within 30 days of receiving the final resolution and payment relating to Third-Party claims.

I.3 You agree to provide all reasonable assistance in supporting any claim against a third party, including providing all relevant information and attending court to give evidence if required.

J. Insurance of your liability

J.1 Koru Campers vehicles are insured for Legal Liability for damage to someone else's property, up to \$ 2,000,000 for any one event and for bodily injury, up to \$1,000,000 any one event.

J.2 To insure yourself for your liability for damage to the vehicle, you may choose one of the following options:

Insurance (1) which insures you completely for your liability up to \$3,500.

Insurance (2) For an additional non-refundable fee of \$30 per hire day, to a maximum payable of \$1200 Excess can be reduced to \$500.

Insurance (3) For an additional non-refundable fee of \$40 per hire day, to a maximum payable of \$1200 Excess can be reduced to \$0

Excess reduction to \$0 & \$500 covers the below damages;

- The roof
- Exterior panels
- Tyres
- Glass cover
- Under-body
- Side mirrors
- Single vehicle accidents (#)

Please note:

- (#) Single-vehicle accidents (excludes a single-vehicle rollover as explained in Clause H (3))

We Highly recommend taking the excess reduction option to reduce your risk and travel stress free.

K. Glass cover

This is included if you chose any excess reduction option, but if you decide to risk it and travel with the Standard Bond and excess of \$3500, Glass Cover is a good option to help minimise your exposure. For an additional non-refundable fees of \$7 per hire day, to a maximum payable of \$300. Glass Cover will cover you for unlimited stone chips and loss or breakage of one front windscreen. This also covers the windows and sunroof.

L. Exclusions from your insurance cover

L.1 You agree you are liable for all costs for the following irrespective of your Insurance Option if you;

- (1) The driver of the vehicle is under the influence of alcohol or any drug that affects their ability to drive the vehicle.
- (2) Are deemed by us and/or local authorities to have been careless, negligent, or willful in failing to abide by the local road rules, resulting in damage to the Vehicle or any third-party vehicle/property.
- (3) Have an animal in the Vehicle - except a guide dog - subject to our approval. All associated costs for any damages and cleaning will be your responsibility.
- (4) The vehicle is in an unsafe or un-roadworthy condition that arose during the rental and such condition caused or contributed to the damage or loss and you or the driver of the vehicle was aware or ought to have been aware of the unsafe or un-roadworthy condition of the vehicle.
- (5) Allow drivers not on the rental agreement to drive. You are also responsible for any damages caused by them.
- (6) Cause any water related damages such as but not limited to Vehicle submersion, creek or river crossing, beach driving, saltwater damage or driving through low plain flooded areas.
- (7) The vehicle is used in any off-road conditions including fire trails, beaches, sand, tracks, restricted roads, fields, or paddocks.
- (8) Cause damage by careless, reckless, negligent or willful conduct, such as but not limited to high-speed driving or racing your Vehicle, leaving the road for any reason, a single vehicle roll over and continuing to drive if a warning light appears or the Vehicle is damaged in any way;
- (9) The vehicle is driven on a road or ski resort access road without snow chains when snow chains are required to be fitted.
- (10) Misplace the keys or damage the Vehicle due to the use of snow chains.
- (11) All costs as a result of breakages, loss, theft or defacement of the vehicle's interior and accessories.
- (12) Abandon or allow the Vehicle to be stolen or sublease the Vehicle to anyone not named on the Rental Agreement.
- (13) Damaging any articles, appliances, accessories, or fixtures inside the Vehicle unless in the case of a motor accident.
- (14) All costs associated with the incorrect use of fuel or water in the vehicle.
- (15) The cost to retrieve or recover a vehicle, which may include, but is not limited to, a vehicle that has become bogged, submerged, caught, trapped, stuck, or restricted in any way.

(16) Use the vehicle to tow, carry volatile, corrosive, or flammable material or store anything not agreed to in your Rental Agreement.

(17) The vehicle is operated in any race, speed test, rally, or contest.

(18) The vehicle is used for a commercial purpose.

(19) The vehicle is driven by any person who is disqualified from holding or anyone drives with a cancelled or suspended licence.

(20) Carry more people than is permitted in the Vehicle. This is determined by the seat belts available for passengers to be legally secured.

(21) The vehicle is operated outside the terms of the Rental Agreement.

(22) Where the driver of the vehicle is convicted of any driving offence in respect of the incident or accident giving rise to the damage.

(23) Have a non-mechanical breakdown. The relevant call out fee needs to be paid directly to the Roadside Assistance. This includes but is not limited to the following: Out of fuel / incorrect fueling of the vehicle, wheels and tyres, lost, locked inside or broken key, flat battery and a breakdown as a result of damage caused in an accident, including towing and salvage.

L.2 The insurance option which you select under Clause 8 provides insurance cover of the vehicle, but the insurance cover selected does not cover the cost of replacing or repairing:

(1) The contents of the vehicle supplied by us (including but not limited to cooker, bedding, cutlery, tables, chairs, or keys).

(2) Attachments to the vehicle such bike racks & bike.

(3) Any other items hired from us.

M. Bonds

M.1 If you decide to risk it and not take the Excess reduction package, you are responsible for the bond of \$3500 for campervans. This is the amount you will have to pay for any damages and applies per incident regardless of who is at fault. The bond will be deducted in full immediately upon report of an incident or accident. The bond will be refunded less the bond-handling fee only if we are successful in recovering the full cost of the damages from the third party. We accept Visa, MasterCard, American Express credit and debit cards.

Cash Passports or Travel x are not accepted. The Bond is only frozen, not deducted from your account.

M.2 You must provide credit card details to us at the commencement of the Rental Period for the purpose of freezing the Bond. We do not deduct the funds, but sufficient funds must be present on the credit card at the time of Vehicle pick up.

M.3 Your bond will be refunded in full if the vehicle is returned on time, on the agreed return date, and to the

agreed return point, with a clean interior, a full fuel and rubbish free Interior and Exterior, and without any damage.

M.4 The Bond will be debited regardless of any insurance purchased via a third Party.

M.5 You authorise us to deduct all or part of your bond immediately upon becoming aware of any incident or accident involving the vehicle, and to apply it towards all costs and expenses required to repair or replace the vehicle, as well as any associated costs and any costs payable to third parties as a result of any incident or accident involving the vehicle.

M.6 You also authorise us to deduct from the bond any amounts due by you under this Agreement, as well as any fines or infringement fees.

M.7 We will retain your bond until the end of the rental period, and we reserve the right to retain all or part of it for a reasonable period after the rental period to cover the cost of unquantified damage, infringements, or damage to third parties or their property. If it takes months to resolve a third-party claim, we may retain the bond until the claim is resolved. If we are not successful in recovering the full cost of the damages from a third party, we reserve the right to retain the bond and not refund it.

M.8 If a replacement vehicle is provided to you due to an accident, we may require a new bond of twice the bond for the original vehicle.

Note: If Koru Campers is unable to freeze the full bond you will be unable to commence the hire unless you purchase excess reduction \$0 cover.

N. Travel insurance

N.1 We recommend that you arrange your own travel insurance to cover any costs for disruptions to your travel plans or illness.

N.2 Your personal belongings and items in the vehicle are not insured by us in the event of an accident, break-in, or theft. You should arrange your own travel insurance to cover any loss or theft of your belongings while the vehicle is on hire. You accept full responsibility for your personal belongings and associated costs.

O. Return of the vehicle

O.1 You must return the vehicle to us between the hours of 8am-4pm to the place and on the date shown on the Rental Document.

A pickup and drop off time is required for every booking. If you are not going to be able to return at the agreed time you must let us know at least 24 hours in advance.

O.2 The vehicle must be returned to the location specified in your Rental Agreement. Failure to do so will result in a relocation fee of up to \$2000 to cover the costs of relocating the vehicle.

O.3 The vehicle must be returned with the same amount of fuel that was provided at the start of the rental period, as detailed in your Rental Agreement. Any extra fuel left at the end of your hire will not be refunded. If you return the Vehicle with less fuel than on your rental agreement, we

reserve the right charge a fuel fee of \$150 to replace the fuel. A \$250 fee will apply if you return the Vehicle empty or very low on fuel.

O.4 Koru Campers are not liable for any changes or cancellations to ferry crossings.

O.5 For vehicles equipped with cooking facilities a full Butane Gas canister will be provided and not required to be full at the time of the return.

O.6 In a clean and tidy condition. If not returned this way a cleaning fee of \$200 will be applied to excessively dirty Vehicles. This includes but is not limited to rubbish, food, sand, and mud left inside the Vehicle plus mud and road metals on the outside of the Vehicle. It is at our discretion as to whether a cleaning fee applies.

O.7 If a portable toilet is provided, you must return it in a sanitised state, freshwater tank empty, and waste-tank empty and washed. Failure to do so will result in a cleaning fee of \$300.

O.8 If a portable toilet is in un-sanitised state, a fee of \$500 will be charged, if portable toilet is damaged as a result of being placed in the roof box or due to negligence, you will be charged a fee of \$300.

O.9 If we cannot clearly see the panels, we can refuse to check the Vehicle in at that time and you accept any damages we find during the cleaning process. The \$150 cleaning fee will also apply.

O.10 Any person claiming the return of personal property left in the Vehicle is required to provide us with satisfactory proof of ownership.

O.11 Unused hire days and additional Insurance Option payments are non-refundable for early returns.

P. Extension of your rental

If you wish to extend the hire period then you must contact us directly for approval, which is subject to availability at all times. Failure to gain approval will result in a late fee of \$100 being charged along with any unpaid hire days being charged to your credit card. Any agreed extension of hire must be paid in full at the time of extension at the agreed rate.

Q. Rental duration

Q.1 Rental charges are calculated on a calendar day basis. The day of pick up will be considered day one regardless of pick-up time, and the day of drop off will be considered the final day regardless of drop off time.

Q.2 A set pick-up and drop off time is required for each booking. You need our approval to amend this once booked as this can impact future bookings.

Q.3 Rates are subject to change without notice. The rate you booked at is your rate for the duration of your hire and cannot be changed.

R. Transaction fees

We accept accepts Visa, MasterCard, and American Express (credit and debit) cards. A 2.5% credit card fee applies to these card payments when paying the balance of your rental on the collection of the vehicle. There is no credit card fee charged at the time of booking or via our online booking & payment systems.

S. Cancellation and deposit

Cancellation and Deposit

A 20% deposit is required to secure your booking. If you need to cancel your booking, we have several options available.

(1) If cancelled within 7 days of making the booking (the date on booking confirmation), the cancellation is free of charge, and you'll receive a full refund.

If you missed out on the free cancellation, our cancellation policy is as follows:

- (a) If cancelled within 31-15 days of pick-up: a cancellation fee of 50% of the total rental cost.
- (b) If cancelled within 14-7 days of pick-up: a cancellation fee of 75% of the total rental cost.
- (c) If cancelled 6 days prior to pick-up (or less) or in case of non-appearance: a cancellation fee equivalent to the total rental cost.

Koru Campers Limited reserves the right to relist the vehicle if it is not collected within 24 hours of the scheduled collection time, unless notified of any change in travel plans.

No refunds will be provided for late pick-up or early return of the vehicle.

T. Fees immediately payable to us and Infringement Offences

These fees apply regardless of what Insurance Option you have.

- (a) Any damage or loss to the Vehicle or to us, which is not covered by our company insurance.
- (b) The cost of rectifying any tyre damage unless you have paid Excess Reduction \$0.
- (c) During the rental term, you are responsible for all infringement notices related to the vehicle, including but not limited to, traffic and speeding offences, failure to comply with traffic signals, toll charges, parking and freedom camping offences.
- (d) A \$25 administration fee will be charged for each infringement notice processed by us.

T.1 In the event that we receive an infringement notice, we may either:

(1) Transfer the infringement notice into your name and charge you the administration fee.

(2) Debit your credit card for the amount of the infringement notice and the administration fee.

(3) Share your private information for commercial purposes as allowed by law.

T.2 During the rental term, you are also responsible for:

(1) The full cost of replacing or repairing any lost or damaged contents supplied by us, including but not limited to cookers, bedding, cutlery, tables, chairs, canopies, power cords, GPS Units, keys, and any other additional items hired from us.

(2) Towing or salvage costs, unless for a major mechanical fault.

(3) Any other fees as outlined in this agreement.

U. Refunds

Unused hire days are non-refundable except if we cannot provide a replacement Vehicle in the event of a serious mechanical breakdown. In the event of a force majeure / frustrated situation and your hire is required to terminate earlier than your agreed contracted date we will offer a refund for bookings made directly with us for the unused days. If you booked via a third party their terms and conditions will apply.

Refunds will be in NZD and Koru Campers is not responsible for any bank or credit card charges imposed by the bank.

V. Indemnity and release

V.1 You agree to immediately indemnify us for all loss or damage to the vehicle and related costs to the extent provided in this Rental Agreement, except to the extent that we or others are liable at law.

V.2 You agree to use, operate, and possess the vehicle at your own risk.

V.3 We are not liable for any loss or damage, injury, or death, except where we are negligent.

V.4 You release and discharge us and our agents and employees from any liability to you to the full extent permitted by law, except where we are negligent.

V.5 Nothing in this Agreement excludes, restricts, or modifies any non-excludable terms implied by consumer legislation, including the Fair Trading Act in New Zealand.

W. Termination

You agree that we may refuse any rental, terminate this agreement and/or repossess the Vehicle at any time, without notification. You will also be liable for the costs of repossessing the Vehicle and any towing charges regardless of having any insurance cover:

W.1 You breach this agreement or if any information contained in the Rental Document is false.

W.2 The vehicle is not returned on the return date or if we believe the vehicle will not be returned on the agreed date.

W.3 We have reasonable grounds to believe that the safety of passengers or the general public, or the condition of the vehicle is endangered.

W.4 This Agreement is terminated for any reason you must immediately pay all rental fees and other charges for the Rental Period as set out in this Agreement.

X. Jurisdiction

This Agreement is governed by the laws of New Zealand. Any dispute arising from this Agreement will be resolved in accordance with New Zealand law.

Y. Entire agreement

This agreement constitutes the entire agreement between the parties and there are no other oral undertakings, warranties or agreements between the parties.

Z. Waiver

If we elect not to exercise any of our rights arising as a result of a breach of this Agreement you acknowledge that our election will not constitute a waiver of any rights relating to any subsequent or other breaches.

A1. Dispute resolution

If you disagree with us, you agree to resolve your complaint or dispute with us by immediately notifying the Manager. Complaints received on the return of the Vehicle or post-hire will be disregarded. You need to provide in writing the exact details of your complaint together with any relevant evidence. We will provide a response to you within 5 Business Days of receiving your complaint.

A2. Privacy

We will collect, hold, and use your personal information for purposes related to the hire of the vehicle, and we will take reasonable steps to protect your personal information from unauthorised access or disclosure. We may disclose such personal information to third parties only where it is necessary for the purposes of recovering debts incurred as a result of your use of the vehicle or as required by law. You have the right to access and request correction of your personal information held by us.