

Privacy Policy



Our commitment to protect your privacy

We recognise the importance of safeguarding your personal information. This Privacy Policy outlines our commitment to protecting the personal information we hold about you and how we handle that information.

We strive to ensure that your personal information is treated with the utmost care and in compliance with the relevant privacy laws in New Zealand.

Our commitment is to adhere to the Privacy Principles established under the Privacy Act 2020 (or any successor legislation) and any other applicable laws. This Privacy Policy supplements our rights and obligations under the Privacy Act and other relevant legislation.

Who are we?

References in this Privacy Policy to “we,” “us,” and “our” refer to our operations through a Financial Adviser.

Your authorisation

By providing us with your personal information, engaging our services, or using our website, you consent to the collection, use, storage, and disclosure of your personal information in accordance with this Privacy Policy.

Changes to our Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in the law or our business practices. Any changes will be published on this page. By continuing to engage our services or use our website, you will be deemed to have accepted the updated Privacy Policy.

What personal information do we collect?

Personal information refers to any information that can identify you, such as your name, date of birth, address, contact details, account information, occupation, employment details, and income.

If you engage us to provide services, we may collect information about your financial situation or goals to recommend appropriate mortgage, loan, and insurance products.

Why do we collect your personal information?

We collect your personal information to facilitate our services and maintain our relationship with you. This may include:

- *Responding to your inquiries*
- *Providing services to you, such as lending advice*
- *Sending you marketing communications about products and services that may interest you*
- *Conducting market research*
- *Any other purpose authorised by you or permitted under the Privacy Act*

If you do not wish to receive marketing information, you can opt out at any time by notifying us.

We may also collect personal information, including credit and health information, on behalf of lenders, insurers, and other providers you choose to apply with. These providers will have their own privacy policies applicable to the information we collect on their behalf.

How do we collect your personal information?

We primarily collect personal information directly from you, such as through your interactions with our website or during conversations with us.

We may also collect information from:

- *Link Financial Group 2022 Limited (LFG) and its related entities*
- *Credit reporting agencies*
- *Banks and employers, with your authorisation*
- *Product Providers during the term of any loan or insurance arranged on your behalf*
- *Any other person or entity authorised by you or the Privacy Act*

If you provide personal information about someone else, you confirm that you have obtained their consent for us to collect, use, and disclose their information in accordance with this Privacy Policy.

If you provide any personal information about anyone else to us, you confirm that you have collected that personal information in accordance with the Privacy Act and that the individual concerned has:

- *authorised the disclosure to us and the collection, use and disclosure of their personal information by us in accordance with this Privacy Policy; and*
- *has been informed of their right to access and request correction of their personal information.*

Updating your personal information

We rely on you to ensure the accuracy of the personal information we hold. Please notify us as soon as possible if your details change.

Who do we disclose your personal information to?

We may disclose your personal information to the following entities if necessary for the purposes described above:

- *LFG and its related bodies corporate;*
- *Product Providers and other prospective lenders, third parties or other intermediaries in relation to your finance or insurance requirements (including a prospective lender's mortgage insurer (if any), any person with whom a lender or insurer proposes to enter into contractual arrangements, any person who provides a guarantee or security and any trustee and any assignee or potential assignee of a lender's or insurer's rights);*
- *our referral partners who can help you with other services;*
- *contractors or service providers;*
- *investors, or any entity that has an interest in our business or any entity to whom we consider assigning or transferring any of our rights or obligations or selling all or part of our business;*
- *anyone who we are legally required or authorised to share your information with, including regulators and government agencies;*
- *to auditors (such as LFG) to ensure we are providing services to you that are in your best interests, and in accordance with current regulations;*
- *your employer and referees, as well as credit reporting and identity verification agencies, and;*
- *any other person or entity authorised by you or the Privacy Act.*

You acknowledge and agree that credit reporting agencies may hold your credit information (including default information) on their systems and use such information to provide their credit reporting services, which may include providing your credit information (including default information) to their customers.

Prior to disclosing any of your personal information to another person or organisation, we will take reasonable steps to ensure they have a commitment to protecting your information that is at least equal to ours.

Do we disclose your personal information to anyone outside New Zealand?

We may use cloud storage and IT servers located outside New Zealand to store your personal information.

We may also disclose your personal information to LFG, its related entities, and third-party suppliers or service providers located overseas for some of the purposes listed above.

Our website

Cookies and IP addresses

When you access our website, we may send a "cookie" (which is a small summary file containing a unique ID number) to your computer. This enables us to recognize your computer each time you visit our website. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited, to measure transaction patterns, to analyse trends, administer the website, track users' movements and gather broad

demographic information. We use this to research our users' habits so that we can improve our website and our service offering. Our cookies may record information such as your Internet Protocol (IP) address (that is, the electronic addresses of computers connected to the internet), your device and browser type, operating system, the pages or features of our site to which you have browsed and the time spent on those pages or features, the frequency with which the site is used by you, the search terms that you have used, the links on our site that a you have clicked on or used, and other usage statistics.

While our cookies do not collect personal information, if you submit your name and email address as part of your usage, then we will link that personal information with the cookies information that we have previously collected from you.

If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

Security

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

Links and third-party advertisements

Our website may contain links to other websites operated by third parties. Our website may also display advertisements, which are hosted by third parties.

We make no representations or warranties in relation to the privacy practices of any third-party website or advertisement providers and we are not responsible for other privacy policies or the content of any third-party website or advertisements. Third party websites are responsible for informing you about their own privacy practices.

Our online advertising network partner may use cookies, web beacons or other web tracking techniques to collect non-personally identifiable information about your activities on the website and other websites that you may visit to provide you targeted advertising based upon your interests.

Are you required to provide personal information to us?

You are not required to provide any personal information to us but if you choose not to it might affect our ability to provide services to you and your ability to obtain finance, insurance and other Products from Product Providers.

In most circumstances it will be necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the

opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

You may choose to interact with our website anonymously, but we will not be able to contact you unless you provide your personal information.

Access and correction to your personal information

You may access and request correction of any of the personal information that we hold about you at any time by contacting us. We may charge a fee for our reasonable costs of retrieving and supplying the information to you.

Further information

If you have any questions on our Privacy Policy or your personal information, please contact us.

This Privacy Policy was last updated in December 2024.