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.

• Unique Identifiers – We may capture information that uniquely identifies you, such as your IRD number, driver’s license number or passport number, if strictly required to comply with our regulatory obligations and to enable the provision of our services to you.

• If you engage us to provide services, we may collect information about your financial situation or goals to recommend appropriate mortgage, loan, insurance and investment 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 use automated tools and algorithms to assist in assessing your financial situation, including calculating your borrowing capacity and generating preliminary lending recommendations...
- We may also collect personal information, including credit and health information, on behalf of lenders, insurers, and other providers you choose to apply with.
- Any other purpose authorised by you or permitted under the Privacy Act, including complying with our customer due diligence obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2012 (AML/CFT Act).

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, Open Banking integration platforms (such as Akahu), 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.

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 LFG and its related bodies corporate; Open Banking (Akahu); Identity Verification (Didit.me); Product Providers and prospective lenders; our referral partners; contractors or service providers; investors; regulators and government agencies; auditors; your employer and referees; and any other person authorised by you or the Privacy Act.

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. This includes the secure processing of identity documents and biometric data within the EEA, and open banking data processed on AWS in Australia. We may also disclose your information to LFG and third-party suppliers overseas.

Our website / Cookies and IP addresses

When you access our website, we may send a "cookie" to your computer. This enables us to recognise your computer each time you visit. We use cookies to measure traffic patterns, analyse trends, and gather demographic information.

While our cookies do not collect personal information, if you submit your name and email address, we will link that personal information with the cookies information previously collected.

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.

Links and third-party advertisements

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third-party website.

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.

Data retention

We retain your personal information only for as long as necessary to fulfil the purposes for which it was collected, or as required by law. Core identity verification records are retained for a mandatory 7-year period under AML/CFT Act 2009. Raw bank transaction data is purged 14 days after assessment completion.

Access and correction

You may access and request correction of any of the personal information that we hold about you at any time by contacting us at: info@betteradvices.com

Further information

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

This Privacy Policy was last updated in May 2026.