

PRIVACY POLICY

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1. Introduction

All references in this privacy policy to "we", "us" and "our" are references to Business Finance and Insurance Services Ltd (BFIS), whose registered office is at 335 Lincoln Road Christchurch, New Zealand, and whose company registered number is 925569. The physical address of the company is 35 Clarence Street South Addington Christchurch.

From time to time, you will be asked to provide us with 'personal information'. We have developed the following Privacy Policy to describe when we collect personal information, what we use it for and who we may disclose it to, and to ensure that we comply with our obligations to you under the Privacy Act 1993. By providing personal information to us you consent to its use in accordance with this policy. If you have any questions or concerns regarding this Privacy Policy, please contact us.

By using our Website or otherwise providing us with your personal information, you consent to the collection, storage, use, processing and disclosure of your personal information in accordance with this Privacy Policy and our Website Terms and Conditions. If you do not agree with any terms of this Privacy Policy or our Terms and Conditions, please do not use this Website or submit any personal information.

2. Who does this Privacy Policy apply to?

This Privacy Policy applies to our customers, prospective customers, and any other persons who provide personal information to us when visiting our Website or otherwise providing personal information to us.

3. What is personal information?

'Personal Information' is defined in the Privacy Act 1993 as information about an identifiable individual, i.e. information about a natural person (as opposed to information about a company or other legal entity), in a form which enables that person to be identified.

4. What information do we collect?

We would like to collect your personal information, such as your name, email address and phone number. We collect your personal information in order to assess a client's personal financial risk position to assist in placing of insurance, mortgages and or other financial products. Besides our staff, we share this information with insurance companies and lending institutions in order to ascertain an outcome for protecting a client's situation. By agreeing you are providing consent to receive other marketing materials from us and associated brand partners. You also consent to your personal information being collected, held, used and disclosed in accordance with the principles set out in the Privacy Act 1993 and our full Privacy Policy.

Personal information we collect may include but is not limited to:

- (i) your name and contact details (including physical and postal address, email address and telephone numbers employment and income);
- (ii) your drivers' license number;
- (iii) Medical information
- (iv) financial and credit information about you shared with us by our financial service providers, or any other finance provider you may have dealings with;
- (v) information about your use of or interest in our products and services; and
- (vi) any other information you submit or authorize to be shared with us.

5. Use of your Personal Information

We, and the Permitted Recipients referred to in clause 8, may use your personal information for the following purposes:

- (i) to enable the features of our Website, to improve our Website by determining which of our products, features and services are most popular, and to personalize the experience of the users of our Website;
- (ii) to establish, maintain and improve our customer relationship with you and provide you with offers, marketing programs or promotional material about us, or the Permitted Recipients such as brochures and newsletters;
- (iii) to improve the services we offer through customer surveys conducted by us or third parties and participation in market research studies conducted by third parties;
- (iv) to compile aggregate data for internal and external business purposes and generate and review reports and data about our customers;
- (v) to assist in administering your insurance, mortgage, KiwiSaver, needs;
- (vi) to provide you with services that you request and to respond to your comments, concerns or requests for information;
- (vii) to communicate with you, as permitted by law, and to inform you about our and third parties' products, services and events.

We may also share your personal information with the service providers, agents and other business associates that we may engage to assist with the provision of our products and services to you, or to carry out any of the functions mentioned above, and with Permitted Recipients as provided in clause 8.

We may also use your personal information for other purposes which are disclosed to you, and to which you consent (whether expressly or by implication by providing us with your personal information with knowledge of how we intend to use it), or to meet our legal obligations.

We may also collect and/or use personal information without your consent for purposes that are permitted by applicable law, including but not limited to meeting our legal obligations, assisting in the investigation of a breach of an agreement or a law, assisting in law enforcement purposes, and protecting our and our customers' business interests.

6. How we store the information

Any personal information about you that we hold may be stored on computer databases and/or in hard copy in New Zealand or with our affiliated or elsewhere, for the purposes set out in this privacy policy.

7. Disclosure of your personal information

We respect the privacy of your personal information and we will take all reasonable steps to keep it strictly confidential. If necessary, to achieve one or more of the purposes set out in clause 5, we may transfer or disclose your personal information to:

- (i) any of our affiliated or associated companies and to any of our, affiliated suppliers, and service providers;
- (ii) any other entities with which we have directly or indirectly arranged services for our or your benefit,

(in each case, a “**Permitted Recipient**”). A Permitted Recipient of your personal information shall only be entitled to use your personal information as required for the purposes for which it was provided to them.

Our websites and systems and those of our group of companies may be based on servers located outside of New Zealand. Please note that privacy laws of countries outside New Zealand may not be as comprehensive as the laws of this country. In addition, if a Permitted Recipient is in a jurisdiction outside of New Zealand, the information held by that Permitted Recipient may be subject to that jurisdiction, including access requests from government, courts, or law enforcement in that jurisdiction.

Otherwise, we will only disclose your personal information without your consent if this is necessary to protect or enforce our legal rights or interests or to defend any claims made against us by any person (including you), to lessen a serious threat to a person's health or safety, or as required by law.

We will not sell or receive payment for licensing or disclosing your personal information.

8. Email and other Electronic Communications

By using our Website or otherwise providing us with your personal information you consent to being contacted by us and/or a Permitted Recipient using the contact details you have provided (including, without limitation, via direct mailing, email, SMS, telephone call, and other phone number based messaging) in connection with one or more of the purposes set out in clause 5 of this Privacy Policy.

We are committed to full compliance with the Unsolicited Electronic Messages Act 2007. You will have the option to subscribe to certain promotional and marketing email and/or text communications. By subscribing to our email and/or text communications, or otherwise providing us with your email address and/or mobile number, you consent to receiving emails and/or texts (as the case may be) which promote and market our products and services, or the products and services of others, from time to time.

You can opt out of those communications at any stage by utilizing the corresponding "unsubscribe" facility. Once you have unsubscribed from our email or text communications, we will remove you from the corresponding marketing list within five working days.

9. Storage and protection of your personal information

We may record and store personal information which we collect from you. Where we do so we will take all reasonable steps to keep your personal information secure and prevent unauthorized disclosure and to keep your personal information accurate and up to date. However, we do not promise that your personal information cannot be accessed by an unauthorized person (e.g. a hacker) or that unauthorized disclosures will not occur. If we provide you with any passwords or other security devices it is important that you keep these secret and confidential and do not allow them to be used by any other person. You should notify us immediately if the security of these devices is breached to prevent the unauthorized disclosure of your personal information.

10. Links to Other Websites

Our website may contain links to other sites that are not under our control. We have no responsibility for linked websites and provide them solely for your information and convenience. We specifically disclaim responsibility for their content, privacy practices and terms of use, and we make no endorsements, representations or warranties about their accuracy, content or thoroughness. Your disclosure of personal information to third party websites is at your own risk.

11. Privacy breaches

If a sufficiently serious privacy breach occurs, we may be required to notify the affected individuals and/or the Privacy Commissioner about that breach (where the breach is "notifiable" under applicable privacy law).

If it is not clear whether a suspected data breach is "notifiable", we will investigate and assess the breach to determine whether (among other things) we must notify the affected individuals to ensure that they are notified if their person information is involved in a privacy breach that is likely to result in serious harm.

Even if the privacy breach is not "notifiable" by law, we may decide it is appropriate to notify you anyway.

12. Accessing your personal information

You have the right to access personal information about you if we hold that personal information in a way that it can be readily retrieved by emailing us at carolynne@bfis.co.nz. This is subject to some statutory exceptions. Please quote your name and address and provide brief details of what information you want (this helps us to more readily locate your data). In some cases, there may be a charge for providing copies of your personal information to you. If so, we will advise you of this prior to sending your information to you.

We will not be able to provide your personal information if we do not know or don't have reasonable grounds to believe it is personal information about you or if disclosing the information would involve the unwarranted disclosure of the affairs of another individual.

You can request correction or amendment of the information held by us at any time by emailing us at privacyofficer@bfis.co.nz and specifying the information that you want changed. If it is reasonable in the circumstances for us to do so, we will make the requested change or correction, otherwise we'll take reasonable steps to mark that information as having been subject to a change or correction request.

13. Who you can contact for further information

If you have any queries about this Privacy Policy or personal data we have collected please contact: Warren Price and or the Privacy Officer

Email address: privacyofficer@bfis.co.nz

Address: 32 Clarence Street South Addington, New Zealand.

14. Policy Changes

We may review this policy from time to time and any changes will be notified by posting an updated version on our website. Your use of our website following any updates constitutes acceptance of this policy as amended. We recommend you regularly review the policy when you visit our website. If you do not agree with any aspect of the updated policy, you must promptly notify us and cease using our services.