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## Privacy Policy New Zealand

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# CHANGEFUND LIMITED

Document updated: 10/08/2017

## Privacy Policy

ChangeFund Limited (referred to in this Privacy Policy as ChangeFund, we, our or us) recognises that your privacy is very important to you and that you have the right to control your personal information. (Please refer to our Credit Reporting Policy for information on our management of your credit information)

This Privacy Policy governs the collection, use and disclosure of your personal information by us and has been prepared in accordance with our obligations and your rights set out in the New Zealand Privacy Act 1993.

We reserve the right to modify or amend this Privacy Policy at any time and for any reason.

By accessing and using this website (Site) you consent to our use of your personal information in accordance with this Privacy Policy (as amended from time to time).

### This Privacy Policy explains:

- What is personal information
- What kind of personal information we collect
- Where we collect personal information from
- How we use personal information
- What laws require or authorise us to collect personal information
- How we store personal information
- How you can access/amend your personal information
- How long we hold personal information

- Resolving privacy concerns
- Who you can contact for further information

## What is personal information

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it.

The Information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services effectively.

## What kind of personal information we collect

We collect the personal information you give us, which may include:

- Your name, e-mail address, residential address, contact telephone numbers.
- Your IRD number and tax status.
- Information about your employment, your income, and your financial and personal circumstances.
- Where relevant, specific documents which verify your identity and other personal details.

We may also keep a record of any information that you acquire from us.

You can visit this Site without telling us who you are or revealing other personal information.

## Where we collect personal information from

We collect personal information through this Site by the following means:

- By you contacting us enquiring about information about us and the services we provide.
- When you register on the Site as a Borrower or as an Investor.
- When you participate in any promotions we may make available, or competitions that we may run, through this Site.

If you are or want to be a Borrower, we may collect personal information about you from credit checking agencies.

We may also collect personal information through third party service providers, where you have agreed to the release of such personal information to us.

We will not otherwise collect any personal information about you except when you knowingly provide it.

## How we use personal information

We may use your personal information for the following purposes:

- Responding to queries.
- Providing you with information about us.
- Providing you with our services, as requested by you.
- Providing you with information about the services we provide.
- Verifying your identity, and carrying out credit and other checks, for the purpose of registering you as a Borrower or as an Investor.

- Ensuring that we comply with relevant legislation and regulations in providing any services to you or providing you with access to any services that we provide. Any specific purpose which we notify you of at the time personal information is collected.

We (and our third party service providers) may use, sell, licence, distribute and disclose data which we develop from personal information, provided that such data has been stripped of all personally identifiable information.

We may disclose information about you (including your identity) to third parties, which include government agencies, regulators, credit bureau's and online ID verification companies for the following purposes:

- Carrying out credit and identity checks.
- Facilitating debt collection and recovery.
- Conducting legal proceedings or other investigations.
- Providing our services to you.
- Meeting our obligations and responsibilities with the FMA.
- Enabling that third party to provide services to us or to you.

By accessing and using this Site, and providing your personal information to us, you acknowledge and agree that you understand that if we disclose your personal information to a credit reporting agency for the purpose of us providing services to you, that agency may hold your information on their credit reporting database and use it for providing credit reporting services and for any other lawful purpose and that agency may disclose your information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose.

If you have registered as a Borrower and you have asked someone else to register as a co-borrower, each of you acknowledge and agree that:

- you consent to ChangeFund providing your personal information to the other of you;  
and

- ChangeFund will be entitled to accept instructions from either of you in respect of the access to, use of, and amendment to, your personal information by ChangeFund.

## What laws require or authorise us to collect personal information

We are required or authorised to collect:

- Certain identification information about you by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009
- Your tax file number, if you choose to provide it, by the Income Tax Act 2007
- If you have applied for credit or provide a guarantee, certain information about your financial position under the Credit Contracts and Consumer Finance Act 2003

## Marketing communications

By accepting the terms of this Privacy Policy and providing us with your personal information, you agree to us using that personal information for the purpose of informing you about our products and services.

## How we store personal information

We store personal information electronically and in paper based form. The personal information is kept safe and secure using generally accepted standards of security.

## How you can access/amend your personal information

You may access your personal information we hold by emailing us at [privacy@changeFund.co.nz](mailto:privacy@changeFund.co.nz). We will provide you with a copy of the personal information we keep about you.

You may request that the personal information we hold about you be corrected by emailing us [privacy@changeFund.co.nz](mailto:privacy@changeFund.co.nz). If we agree that your personal information is to be corrected we will provide you with an amended record of your personal information.

## How long we hold personal information

We will keep your personal information only for as long as necessary to achieve the purpose we collected it for and in all cases for such periods as we are required to in order to comply with any relevant legislation and regulations.

## Resolving Privacy Concerns

If you are concerned about how your personal information is being handled or you have a complaint about a breach by us of the New Zealand Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within 5 business days but some complaints do take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably

expect a response. If you are unhappy with our response, there are other bodies you can go to.

The Financial Services Complaints Ltd (FSCL) can consider most privacy complaints involving providers of financial services. They can be contacted at

Financial Services Complaints Ltd:

Level 4, 101 Lambton Quay  
Wellington 6011

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)  
[complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

Telephone: 0800 347 257

## Who you can contact for further information

If you have any queries about this Privacy Policy or personal information we have collected please contact us at [privacy@changefund.co.nz](mailto:privacy@changefund.co.nz) or:

- by calling the ChangeFund helpdesk on +64 4 887 1222
- by writing to ChangeFund at the address listed on [www.changefund.co.nz](http://www.changefund.co.nz)