

Privacy Policy

Date: 19th July 2023

Property Apprentice is committed to respecting your privacy at all times.

This privacy policy has been written to help you understand how we collect, use, disclose and protect your personal information when visiting our website www.propertyapprentice.co.nz or otherwise accessing our products and services. We are committed to protecting our customers' personal information and to complying with our obligations under the Privacy Act of 2020.

By providing us with your personal information, including by accessing the Website, using our products and services, or otherwise engaging with us, you acknowledge that you have read and understood this privacy policy and consent to our use of your personal information in accordance with the terms set out in this policy (as amended from time to time).

This privacy statement is subject to and should be read in conjunction with any other terms and conditions you agree to when using or signing up to any of our products or services.

This privacy policy covers the following:

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1. Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy commitment in respect of personal information we hold about you and what we do with that information.

It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Privacy Principles set out in the Privacy Act of 2020 (or any successor legislation) (the Privacy Act) and all other applicable laws. This Privacy Policy applies in addition to, and does not limit, our rights and obligations under the Privacy Act and other applicable laws.

2. Who are we

References in this Privacy Policy to “we”, “us” and “our” means **Property Advice Group Limited T/A Property Apprentice**. We hold a full licence as a Financial Advice Provider (FAP) as of the 1st August 2022.

3. Your authorisation

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

4. Changes to our Privacy Policy

We reserve the right to modify or amend this Privacy Policy from time to time and for any reason. Any changes we make will apply from the date in which we upload the updated version to our website www.propertyapprentice.co.nz . If we make any significant changes, we will provide you with reasonable notice of such changes through the website or via other means. By continuing to engage with us or use our website you will be deemed to have accepted the updated Privacy Policy. If you do not agree to any change, you must immediately notify us and stop using our services and accessing our Website. Please see section 16 on how to contact us.

5. What personal information do we collect?

When we refer to personal information we mean information that identifies, or is capable of identifying you. This includes, for example, your name, date of birth, address, contact details and occupation.

If you engage us to provide services to you, we may collect personal information about your financial situation or goals in order to give any financial advice that we are permitted to advise on. If you chose not to provide personal information to us on request, this may mean we are unable to provide services to you, or it may affect the quality of those services.

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

The types of personal information that we collect will depend on the purpose for which it is collected, but may include:

- Contact information, such as your name, address, phone number, email address;
- Documentation required to verify your identity, such as a passport or drivers licence;
- Financial information, such as your statement of position, IRD number, tax status, income sources and value;
- Security information, such as your residential property, vehicle details and personal assets;
- Employment Information, such as your current employer, position, and work history

We also use systems provided by third parties to monitor search behaviour, measuring traffic flows and or help us advertise our products. These systems include Google Analytics, Google Ads and Hotjar.

Information regarding your usage of our website is collected to help us improve and offer the services you need each time you visit and to improve our services generally. We may also use this information to improve our advertising and marketing of related products and services. Our website may contain links to non Property Apprentice websites. Whilst links are provided for your convenience, you should be aware that the privacy practices and reliability of the information published on the linked websites might not be the same as ours.

You may read Google's privacy statement at <https://safety.google/privacy/> and Hotjar's privacy statement at <https://www.hotjar.com/privacy/>

6. Why do we collect your personal information?

We collect your personal information for the purposes of our and relevant third parties' services and relationship with you. For example:

- responding to your requests or inquiries;
- providing services to you (e.g. to enable us to recommend Products to you);
- sending communications and direct marketing to you about products and services we think may be of interest to you (whether through mail, telephone or electronic means (including email and SMS/MMS));
- market research; and
- any other purpose authorised by you or the Privacy Act.

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

We may also collect personal information (including credit information and health information) on behalf of the lenders, insurers and other providers of Products that you choose to apply for (**Product Providers**). Product Providers will have their own Privacy Policy that applies to the information that we collect on their behalf.

7. How do we collect your personal information?

Generally we will collect your personal information directly from you. For example, we collect your personal information directly from your use of our website and the information that you submit to the website. We also collect your personal information if you use the "contact us" functionality on our website and you provide the personal information during conversations between you and us.

We may also collect your personal information from:

- any other person or product provider authorised by you via a Third Party authorisation or the Privacy Act.

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.

8. How do we store and protect your personal information?

We will take all reasonable steps to protect personal information from misuse, loss and unauthorised access, modification or disclosure. We have a range of physical and technology policies in place to provide a robust security environment. We ensure the on-going adequacy of these measures by regularly reviewing them.

Communications over the internet, such as emails, are not secure, unless they have been encrypted. When we send personal information to third parties, or use trusted third parties to handle or store personal information, we ask our business partners to ensure that appropriate information handling and security arrangements are in place. We may, and we may allow third parties to, monitor our network for security and information assurance purposes.

If we believe that there has been a privacy breach, we'll identify the issue and take necessary steps to minimise any harm. If we believe the breach has caused, or is likely to cause serious harm, we'll

contact the Office of the Privacy Commissioner. We'll also contact anyone who may be affected by the breach.

If you believe there has been a privacy breach, contact us as soon as possible.

9. Updating your personal information

We will generally rely on you to ensure the information we hold about you is accurate. If any of your details change, please let us know as soon as possible by contacting us.

10. Who do we disclose your personal information to?

We may disclose your personal information to the following people if we consider it necessary to do so for the purposes described in section 6 above:

- anyone who we are legally required or authorised to share your information with, including regulators and government agencies;
- to auditors to ensure we are providing services to you that are in your best interests, and in accordance with current regulations;
- any other person or product provider authorised by you via a Third Party authorisation document 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 all reasonable steps to satisfy ourselves that the person or organisation has a commitment to protect your personal information at least equal to our commitment.

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

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside New Zealand.

12. 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 recognise 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.

13. 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 insurance and other Products from Product Providers.

you and your ability to obtain finance,

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 enquiries about property investment 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.

14. 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. You can only request information about yourself. We are unable to give you information on anyone else. In accordance with our obligations under the Privacy Act, within 20 working days of receiving a request we will a) decide whether the request is to be granted and, if so, in what manner and for what charge (if any); and b) give or post a notice of the decision on the request to you.

15. Disclosure

We will not disclose your personal information to any third parties for the purpose of referral unless you consent to this via a Third Party Authority form. Please see respective privacy and disclosure statements for any third party you engage with.

16. How to get in touch with us

If you have any questions, feel that your privacy has been compromised in any way, or want to make a complaint please contact us via:

Email : info@propertyapprentice.co.nz

Phone: 09-575-7736

Postal: P O Box 125034

St Heliers

Auckland 1740