

Credit Consultants Data Privacy Policy

Your privacy is important to Credit Consultants Group NZ Limited (referred to in this Privacy Policy as “we”, “our” or “us”). This Privacy Policy governs our collection, use and disclosure of your personal information (as defined in the Privacy Act 1993 (Privacy Act)) and has been prepared in accordance with our obligations and your rights set out in the Privacy Act. We may change this Privacy Policy from time to time.

Collecting your information

We may collect personal information about you as set out below:

- (a) We may collect personal information about you when you or someone acting on your behalf provides information to us directly. For example, when you:
 - correspond with us, whether in person, by letter, phone, text, email, instant messages or other means of electronic communication
 - use any of our services or facilities
- (b) We may keep a record of any information that you acquire from us.
- (c) We may monitor and record phone calls made to or by us for quality control or staff training purposes. (d) We may collect personal information about you from other organisations, entities or persons.

Using your information

The personal information that we collect from you or someone acting on your behalf may be used for any of the following purposes:

- (a) To contact you directly.
- (b) To positively confirm your identity. This is to avoid inappropriate release or use of your information.
- (c) To respond to correspondence or to provide you with information that you have requested.
- (d) To process payments received by you or other third party.
- (e) To respond to your requests, enquiries or feedback.
- (f) To comply with relevant laws and regulations.
- (g) For general administrative and business purposes.

Sharing your information

We may disclose personal information about you to:

- (a) Any person or agency who can require us to supply your personal information (eg. Regulatory authority, or law enforcement agency)
- (b) Any person engaged by us to provide products or services to you on our behalf, where your personal information is necessary for the provision of those products or services.
- (c) Any person you authorise us to disclose your personal information to including your legal and financial advisors.
- (d) To the original credit provider
- (e) Credit reporting agencies

- (f) Other persons with your consent
- (g) Courts and tribunals

Security and Accuracy

We take reasonable steps to ensure personal information is:

- (a) Protected against loss, damage, misuse and unauthorised access. We restrict access to personal information to those individuals who need access to this information in order to assist us in performing our duties and obligations
- (b) Accurate, up to date, complete, relevant, and not misleading.

We accept Visa and MasterCard payments through our websites.

The details submitted by Payees are secure as the data is transmitted to our web-site using an SSL protocol, thereby precluding the data being intercepted by other parties.

Should there be any issues confirming your payment you will be presented with an error message informing you of the issue (i.e. invalid card expiry date)

We use Payment Express (Windcave) solution for any credit card transaction which offers a safe and secure payment method where you are redirected through their gateway to enter in your credit card details. Payment Express are fully certified as Visa AIS and MasterCard SDP (PCI DSS) compliant at processor level. We also do not store or see any of your credit card information as this is all handled through Payment Express.

Payment Express may retain the right to preserve cookies and personal information you submit in accordance with the Payment Express website Terms of Use and their Security and Privacy statement.

How long we hold personal information

We may retain all personal information that we collect (on both our active systems and our archive systems), for as long as administratively necessary.

Accessing and correcting your personal information

You may request confirmation of whether or not we hold any personal information about you and you may request access to your personal information that we hold by emailing us, at the addresses provided below. Once we have verified your identity, we will provide you with such confirmation and access unless one of the grounds for refusal to do so under the Privacy Act applies.

You may request that the personal information we hold about you be corrected by emailing us at myaccount@creditconsultants.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 if requested.

Your rights of access to and correction of any personal information we hold about you are subject to the procedures set out in the Privacy Act.

Who can you contact for further information?

If you have any queries about this Privacy Policy or personal data Credit Consultants Group NZ Limited has collected, please contact:

Credit consultants Privacy Officer, Peter Duckworth

Email address: PeterD@creditconsultants.co.nz

Phone Number: 0800 500 628