

Privacy Policy

The information provided in this Privacy Policy covers your use of the Resimac website.

Your consent

By using our Site and exchanging your personal information with Resimac, you consent to the collection and use of your information as set out in this Privacy Policy. If we decide to change our Privacy Policy, we will post those changes on the Site so that you are always aware of what information we collect and how we use it.

Who are we?

Resimac NZ Limited and its related entities, subsidiaries, successors, assigns, agents and associates ("Resimac") understands that privacy is important, especially on the Internet. We are committed to ensuring that personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1993 ("Act").

This Privacy Policy is to make each individual who provides personal information to us, including on this website aware of matters required to be disclosed by the Act in relation to that person's personal information (such as name, address and contact details).

How do we collect your personal information?

Including the use of this site, we may collect personal information from you via a number of circumstances, including where you:

- make an enquiry with us via telephone or email;
- lodge or partially lodge a loan enquiry or application;
- apply or partially apply for accreditation as a business partner, aggregator, adviser or introducer of loans or other products.

Information collected from the Site

Unless you provide us with your personal information when using the Site, Resimac will never know who you are simply because of your use of the Site.

If you choose to provide us with your personal information when using the Site, you have our commitment to your privacy - as a user of the Site we pledge to provide you with some important rights:

- you have our total commitment to your privacy

- you will not receive an email from Resimac that you have not requested or consented to receive
- any personal information collected will be handled by Resimac in compliance with this statement

Note that collection and use of personal information provided by you on a Finance Application (or similar form) is dealt with by a separate Privacy Statement.

Cookies

Resimac tracks traffic patterns throughout our Site and third party websites in a number of ways.

We may use a feature of your browser called a "cookie" to assign a "User ID" to your computer system. The cookie is a small data file that can be stored on your system when you visit a website. It is sent from our web server and accepted by your browser then returned each time you visit our website. Cookies, by themselves, cannot be used to find out your identity. It only identifies your computer to our servers when you visit our site and assists us with monitoring use of our website and tailoring information from our website to you.

Google analytics

We also use Google Analytics measurement system [to understand and measure the web traffic patterns to and from our website]. For more information on Google Analytics go to www.google.com/analytics.

Third party suppliers may also be used by us to display advertising on other Internet websites. Those suppliers may anonymously collect information on your interaction with the advertisements and track your browsing behaviour by using cookies or other similar software tools. Resimac is not responsible for nor makes any representations or warranties for third party suppliers.

To the extent that you disclose your personal information on websites belonging to or maintained by other organisations that may be linked or associated with our website, different rules may apply to their collection, use or disclosure of your personal information and we are not responsible for their use or disclosure. You should review the policies on those websites.

Collecting and using personal information

Should you choose to provide us with your personal information, Resimac will only collect, hold and use personal information:

- to assist us in the provision of our products and services requested and/or provided to you
- informing you of other products and services, including third party products and services
- that is necessary for our business purposes, including, amongst other things, improving our products and services, conducting market research or data analysis and processing, and administering the products and services provided to you
- to assess your credit worthiness
- to verify your identity
- to action any online request made by you

Resimac may also perform ongoing identity verification checks whilst you remain a customer of Resimac.

Resimac aims to provide you with better services to keep you returning to visit our site. If you do not provide the personal information required, Resimac may not be able to provide you with its products and services.

Resimac will not sell, trade or rent any personally information obtained from you to a third party unless you consent.

Disclosing personal information

For the above purposes, we may need to share and/or collect personal information with or from other organisations or people as we see fit. Commonly, organisations or people we would share such information with include:

- other entities with the Resimac Group, including successors and assigns
- agents, contractors and service providers to Resimac
- your employer/s or referees
- originators
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank

- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies
- third parties for customer identification and verification purposes
- credit reporting agencies to verify your identity, perform a credit check and assess your credit worthiness

Resimac may use the services of credit reporting agencies on an ongoing basis for purposes relating to the provision of credit to you (or any related person), and may exchange information about you with those agencies, including default information. Those agencies may retain that information and provide that information to other customers who use their credit reporting services.

Opt-in and opt-out policy

Resimac allows you to control all communications directed to you.

We only send our e-mail newsletters or other electronic notices to users who ask to receive them.

We may also send you e-mail communications to provide information which we think you will find useful, including information about new products and services from Resimac or selected third parties. We only send e-mail to customers who give us permission to do so.

If you do not wish to receive marketing information, you can opt out of receiving such information by emailing us at marketing@resimac.co.nz or by phoning us on 0800 38 48 58.

If you change or move e-mail addresses please let us know so we can redirect your e-mail to your new address.

Security

Resimac uses all reasonable efforts to ensure that any personal information collected is held securely. However, you are responsible for ensuring your Internet browser and computer system are secure (including, but not limited to, free and secure from viruses) and can support any security measures we use to protect your personal information.

In addition, only authorised personnel have access to personal information. Such personnel have agreed to ensure confidentiality of this information and to comply with the Act.

Retention and disposal of information

Resimac will only keep personal information it needs or is required by law to keep. Resimac will dispose of such information when it has no further need to use it or it is required or permitted by law.

Accessing and updating personal information

Resimac makes every effort to keep any personal information up to date and accurate. Individuals may access their personal information and request modification or correction of personal information by calling your usual contact at Resimac or contacting our Privacy Officer whose details are below. Individuals may also request full details of every organisation or person to whom Resimac has disclosed his or her personal information.

Complaints and further information

If you have a complaint or require further information about how Resimac handles personal information or any privacy issues please contact our Privacy Officer on the contact details below.

Tell us what you think

Resimac welcome your questions and comments about privacy.

Resimac

Level 1, 280 Parnell Road, Auckland 1052

P: 0800 38 48 58 | **F:** 0800 86 329 87

E: customerassist@resimac.co.nz

This Privacy Policy was last updated in **February 2020**.