

PRIVACY POLICY

At New Zealand Finance Grabaloan we are committed to protecting your privacy and the security of your personal information. This privacy policy explains how we collect, use, disclose, and protect your personal information.

It applies in all of our dealings with you, including when you access our website, although we do not collect cookies.

What personal information do we collect?

We may collect personal information about you, including but not limited to your name, address, email address, telephone number, date of birth, financial information, employment information, and other information relevant to the services we provide.

How do we collect personal information?

We may collect personal information about you from a variety of sources, including but not limited to:

- Information you provide to us when you apply for our services or make an enquiry.
- Information we collect during the provision of our services, including information about your transactions with us.
- Information we receive from third parties, including credit reporting agencies, other financial institutions, and publicly available sources; and
- Information we collect through your use of our website or mobile applications.

How do we use your personal information?

We may use your personal information for a variety of purposes, including but not limited to:

- Providing you with our products and services.
- Assessing your eligibility for our products and services.
- Managing our relationship with you, including responding to your enquiries and providing customer support.
- Complying with our legal and regulatory obligations; and
- Improving our products and services and developing new products and services.

Who do we disclose your personal information to?

We may disclose your personal information to a variety of third parties, including but not limited to:

- Our related companies and partners.
- Our service providers, including IT service providers, marketing service providers, and debt collection agencies.
- Credit reporting agencies.
- Regulatory bodies and other authorities; and
- Other parties as required or authorised by law.

How do we protect your personal information?

We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, or disclosure. These steps include but are not limited to:

- Maintaining physical, electronic, and procedural safeguards.
- Regularly reviewing and updating our security measures.
- Limiting access to personal information to those who have a need to know.
- Using secure methods to destroy or de-identify personal information when it is no longer needed; and
- Providing training to our staff on the handling of personal information.

How can you access and correct your personal information?

You have the right to request access to, and correction of, the personal information we hold about you. If you wish to do so, please contact us using the contact details below.

Resolving your privacy concerns and complaints

If you have a concern or complaint, please let us know and we'll do our best to resolve it right away. If you're unhappy with our response, you may wish to contact the Privacy Commissioner at <https://privacy.org.nz/>

Contact us

If you have any questions or concerns about our privacy policy, please contact us using the following details:

In writing to the Compliance Officer, New Zealand Finance Ltd, PO Box 106878, Auckland 1143 or email to info@grabaloan.co.nz or phone 0800 85 55 55

Changes to this privacy policy

We may update this privacy policy from time to time. The most current version will be available on our website at <https://grabaloan.co.nz/legal-stuff/>

Notice of any changes will be given at least 14 days in advance, by posting the updated Privacy Policy on our website. Your continued use of our products and services after the end of the notice period will be taken as acceptance of our updated Privacy Policy.

This Privacy Policy is governed by New Zealand law and is current as at 13 March 2023