

Privacy policy

Purpose

This Privacy Policy (Policy) (including any Disclaimers and Terms and Conditions) explains how Resimac Financial Services Limited and its related entities (Resimac) handle your personal information in accordance with the Privacy Act 2020 (Act).

This Policy sets out our privacy commitment in respect of personal information (including credit information) that you may provide to us, including for the provision of any financial products and services as well as the use of our website (www.resimac.co.nz) (Website) and related websites that reference this Policy. You may request a copy of this Policy in an alternate form without charge.

This Policy is governed by the laws of New Zealand.

Who are we?

Resimac is an organisation that offers financial products and services and provides credit to approved applicants. Resimac may be referred to in this Policy as “us,” “we,” and “our”.

Your consent

By using our Website and providing your personal information to Resimac, you consent to Resimac collecting, using and disclosing your personal information as set out in this Policy. This Policy also applies if we tell you it applies in relation to personal information we collect from you. If we decide to change this Policy, we will post those changes on the Website so that you are always aware of the information we collect and how we use it. Any personal information collected will be handled by Resimac in accordance with this Policy.

Personal information

When we refer to personal information, we mean information or an opinion about you, including information or an opinion from which you are, or may reasonably be identified.

The kinds of personal information we collect about you may include (but is not limited to) your name, date of birth, driver's license number, marital status, phone number, email address, address, nationality, employment history, credit information and certain sensitive information.

Credit information

Credit information is a subset of personal information, which Resimac may use to assess your eligibility to be provided with credit. The information we collect may include (but is not limited to) any finance that you have outstanding, your repayment history in respect of that credit, and any defaults. Usually, credit information is exchanged between lenders and credit reporting bodies.

If you are applying for credit, we may also collect other information such as the ages and number of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings, expenses and liabilities.

Sensitive information

Due to the nature of the services we provide, some of the information we collect may be sensitive information, including (but not limited to) details about your health or ethnic background.

It is not common practice for us to collect other sensitive information about you (such as information about your religion, trade union membership, political opinion, sexual preference, or criminal record), and we will only do so if such information is required for one or more of our functions or activities.

We will only collect sensitive information about you with your consent or where required or where authorised or otherwise permitted under law.

Collection of personal information

Personal information collected by Resimac is held by Resimac. Our address is set out below.

We will only collect personal information if it is reasonably necessary for one or more of our functions or activities.

We collect and receive personal information about you in order to conduct our business and to provide services, including the purposes set out under the headings below.

We may collect personal information from you when you:

- make an enquiry with us via telephone, email or by visiting our office;
- lodge or partially lodge a loan enquiry or request a quote through our Website;
- apply or partially apply, to be a borrower or guarantor;
- attend an event hosted by us;
- apply for employment with us;
- apply or partially apply for accreditation as a business partner, aggregator, broker or introducer of loans or other products;
- provide any other service to us either directly or through your employer;
- interact with us via social media; or
- register to use a related product or service offering.

Where reasonable and practical, we will collect personal information from you directly.

We may also collect personal information about you from third parties, such as a partner or spouse who contacts us on your behalf, from our contractors who supply services to us, through our business partners and referrers (such as mortgage originators and brokers), from a publicly maintained record or from other individuals, credit reporting bodies or companies or individuals authorised by you and from the other organisations described elsewhere in this Policy. You agree that we may collect personal information from these parties.

If you do not provide information requested by us, we may not be able to provide you with our services.

Cookies

Resimac tracks traffic patterns through its Website 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. A 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, only identify your computer to our servers when you visit our Website and assists us with monitoring use of our Website and tailoring information from our Website to you.

If cookies are disabled some parts of our Website may be more difficult or impossible to use.

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

Our advertising on other websites

Third party suppliers may also be used by us to display our 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. Anonymous information about the interaction with our advertising is provided to us. 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.

User of your personal information

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

- to assist us in providing our products and services;
- to inform you of other products and services, including third party products and services;
- where it is necessary for our business purposes, including, amongst other things, improving our products and services and our own processes, 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; and/or
- to action any online request you make.

We may also use your personal information as set out in other sections in this Policy or where otherwise permitted by the Act.

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

Resimac will not sell, trade or rent any personal information obtained from you to a third party without your consent.

Disclosure of personal information

We may disclose your personal information for the purpose for which it has been provided, for reasonably related secondary purposes, any other purpose you have consented to and any other purpose permitted under the Act. This may include using your personal information for the following purposes:

- to provide you with the products or services you requested;
- to verify your identity;
- to assess, process and manage your application to be a borrower or guarantor, including to verify your details and assess our risk;
- to provide you with credit and manage that credit;
- to assess, process and manage your application for employment and if you are accepted for a role your personal information will be subject to Resimac's staff privacy policy;
- for complaints handling, improving our own processes, or data analytics purposes;
- to manage our relationship with you;
- to assess, process and manage your application to be a business partner, aggregator, broker or introducer of loans or other products, including to verify your details and assess our risk;
- meeting our obligations in, exercising our rights under, or enforcing our agreements with you;
- to protect our interests in our property, our legal rights, or those of others, including to detect, investigate, prevent or address fraud, security or technical issues;
- to manage our business, including obtaining advice and services from companies and contractors including the types set out below; and
- to provide you access to the customer rewards program.

We may also disclose your personal information as set out in other sections in this Policy or where disclosure is in line with any requirement prescribed by law or is otherwise permitted by the Act.

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 and/or collect such information with include:

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

- other credit providers;
- financial institution(s);
- government and other regulatory bodies;
- law enforcement agencies;
- debt collectors;
- trustee companies;
- third parties for customer identification and verification purposes; and/or
- 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.

Overseas disclosure

We may disclose your personal information to overseas entities that provide support functions to us including (but not limited to) entities in Australia and the Philippines. You may obtain more information about these entities by contacting us.

Prior to disclosing any of your personal information to another person or organisation, we will take reasonable steps to satisfy ourselves that:

- a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment in this Policy and our obligations under the Act; or
- b) you have consented to us making the disclosure after being expressly informed by us that such person or organisation may not be required to protect the information in a way that, overall, provides comparable safeguards to those in the Act.

Verification of identity

We are required by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and associated regulations to verify your identity. If you do not provide the information required to verify your identity we will not be able to provide our services to you.

Resimac and mortgage insurers used by us may disclose personal information about you to an organisation, including a Credit Reporting Body (CRB), providing verification of your identity, including on-line verification of your identity. That organisation will give us a report of whether the personal information provided (to Resimac) matches personal information held. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information (including but not limited to) from your Passport, Drivers License, citizenship certificate, birth certificate, and any other identification document to match those details with the relevant registries using third party systems and record the result of the matching.

By obtaining your express consent, we may verify your identity using the New Zealand and Australian Document Verification Service (DVS). Our use of the DVS to verify your identity may involve the use of third-party systems and services. DVS verifies supplied information by checking it against information held by the agency that originally issued that document (also referred to as the Official Record Holder). You may withdraw your consent at any time by contacting the Privacy Officer at privacy@resimac.com.au

The third parties providing verification services may retain details of the match in accordance with their data retention policies, but do not use any information provided for purposes other than undertaking the verification and matching process and advising us of the results.

Credit reporting bodies

We may exchange personal information about you with a CRB. The information may be included in reports that the CRBs may give other organisations (such as other lenders) to help them assess your credit worthiness. Some of this information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders. Information exchanged with the CRB may affect your credit score.

Direct marketing

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company that we are associated with. By providing us with your personal information, you consent to us using your information to contact you on an ongoing basis for this purpose, including by mail, email, SMS, social media and telephone.

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

We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

We will not use or disclose sensitive information about you for direct marketing purposes unless you have expressly consented to that use or disclosure.

Security

The security of your information is very important to us. We will take reasonable steps (such as, but not limited to, restricting and monitoring access to personal information) to protect any personal information from misuse, loss or unauthorised access.

We use 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.

PRIVACY POLICY (cont'd)

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.

Your personal information may be held by us in paper form, electronic form, on our secure servers or in cloud storage. Your personal information may be combined or linked with personal information held about another individual (i.e. where a loan is held in joint name).

We regularly review developments in security and encryption technologies. Unfortunately, no data transmission over the internet can be guaranteed as totally secure.

We take reasonable steps to preserve the security of cookie and personal information in accordance with this Policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted).

Retention and disposal of information

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

Accessing and updating personal information

You have the right to access and request correction to your personal information held by us at any time. 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 their 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.

Contact details

Resimac

Level 1, 280 Parnell Road, Auckland 1052

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

E: privacy@resimac.com.au

If a dispute arises between us and we cannot resolve it with you, then you may wish to contact the Privacy Commissioner on investigations@privacy.org.nz.

Change in our Privacy Policy

We regularly review our policies to keep up to date with market expectations, technology, the law and marketplace practices.

As a consequence, we may change this Privacy Policy from time to time or as the need arises. You can obtain a current copy on our website at any time or by contacting us on the details above.

This Privacy Policy was last updated in **November 2024** and supersedes any policy previously published.