

## **PRIVACY POLICY**

At Global Financial Services Ltd also known as Global Finance or GFS, we are committed to ensuring the privacy of your information. Our Privacy policy outlines how we collect, store, use and share your personal information. What are your rights and responsibilities? We comply our obligations under the New Zealand Privacy Act 2020 to the best of our ability and capacity.

### **What information do we collect?**

We may gather three types of information about the users of our services and visitors to GFS Digital Assets:

- Personal information provided by you when you complete a loan / insurance application and answer various relevant questions and provide your documents including bank statements and credit card statements, financial statements, pay slips, Ids etc , compete an online form, voluntarily enter a competition, complete a survey, make a request for GFS services, engage in a live web chat, or otherwise input text or values into GFS Digital Assets.
- Technical information that identifies the computers or devices you use to access GFS Digital Assets and how you use them. For example: IP address; cookie, device, browser, & operating system identifiers, and location information provided when you connect to GFS Digital Assets.
- Usage information regarding your activities on our GFS Digital Assets. For example: the date and time of visits, the pages visited, and interactions with tools, calculators & advertising.

### **What we do with it ?**

We use the information we collect (including your personal information) in the following cases:

### **Sharing of Information:**

GFS does share personal information which it receives from its clients in the following cases:

1. Relevant third parties –To fulfil your financial needs, GFS shares relevant information with lenders / Insurance providers and associated service providers such as Baycorp, Veda Advantage, Illion, Quotemonster, the client's Accountant, the client's Solicitor, client's real estate agent who refer your case to us to arrange loan only to the extent status of your loan application

unless and otherwise you advised us not to do so, Property Valuers, Building Inspectors, Nominated representatives of the client, the client's family members, debt collectors, enforcing our rights as per our disclosure statements to various professionals & fulfilling our obligations to various service providers and regulators. This list can be modified depending upon the needs of the client as well as of GFS.

2. GFS will only disclose personal information to these third parties where disclosure is one of the purposes for which the information was obtained or is directly related to such purposes (for example, where disclosure is made at the client's request or to further an application made by the client).
3. With its IT service providers to carry out IT developmental services, save, store, and manage that personal information in the server as well as the cloud. The IT service provider(s) and cloud storage may be located within New Zealand as well as outside New Zealand.
4. As required or as permitted by law (including by Regulators) – If required by law to provide personal information to the Regulator (Financial Markets Authority), GFS does provide information as requested.
5. A disputes Resolution Scheme – The current scheme provider is Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service.
6. Conducting legal proceedings and other investigations if it becomes necessary in the opinion of GFS.
7. Staff at GFS – Staff at GFS have access to the Company CRM. Staff will use the CRM for purposes consistent with their role and this Privacy Policy.
8. We may share the information we gather in an anonymous form, e.g., survey or tracking information, with advertisers and other partners.
9. We may use your opinion, comments and feedback given by you from time to time for improving our services, seeking external advice how we can improve our services and marketing of GFS services. We maintain your privacy to the best of our ability or as per provisions of Privacy act 2020.
10. To complete a request for service, such as processing your application for a product, or to reply to your enquiries.
11. To provide, personalise, and improve your experience with GFS Digital Assets. For example, providing customised or localised content and advertising that is relevant to you.
12. To measure the interest in various areas of our GFS Digital Assets at an aggregated level to evaluate our performance and improve the functionality of our GFS Digital Assets
13. Where required by an external compliance consultant as part of GFS commitment to achieve best practice and continuous improvement.
14. GFS will ensure that the personal information that GFS holds is protected by such security safeguards as are reasonable in our opinion, in the circumstances to take to protect that information against loss, unauthorised access, use and modifications, and other misuse and secure and to this extent, GFS has inducted into its practices the requirements contemplated by the above-mentioned policies as per the opinion of GFS.
15. GFS will endeavour to ensure that the personal information that it holds is used and disclosed in accordance with the Privacy Act 2020.
16. GFS endeavours not to use or disclose information without taking steps that are, in the circumstances, reasonable to ensure that the information is up to date, accurate, relevant, complete, and not misleading.

### **Keeping Personal Information Secure:**

GFS has Cybersecurity and Organisational policies in place to endeavour that the information provided by its clients are secure and safe as is reasonable in its opinion. If any where our security measures have been breached, we will take remedial measures as prescribed by New Zealand Privacy Act 2020.

### **Where do we store it?**

We store all information on the following:

- Our Backup hard drives,
- Online drives – GFS relies on Microsoft policy for backup of cloud data that includes Office 365 and CRM in Dynamics 365. Cloud storage takes place inside as well as outside New Zealand.
- NAS drives.
- We hold your information for the duration either as permitted by law or as per our disclosure statements or as instructed by you in writing to GFS.

### **Changes in our Privacy Policy**

We undertake a periodic review of all our policies to ensure that they remain, current, relevant, and fit for purpose. If you require a copy of this policy, please call us on 09 255 55 00 or email to [gavin@globalfinance.co.nz](mailto:gavin@globalfinance.co.nz)

### **Your responsibility:**

If you provide us your personal information or visit our website or social media pages or discuss your financial needs and provide relevant information or documents or engage us to provide our services, you acknowledge that you have read, understood, and have accepted this privacy policy. Please also note that product/service providers have their own privacy policy that also apply to the information that we collect on their behalf.

### **What are your rights?**

You always have the right to refuse to provide your information in case you do not feel comfortable, however, if you decide not to provide us with information that we need, we will not be able to help assess or service your needs. Please feel free to check with us with regards to information that will be needed to be provided by you and how this will be used by us.

Pursuant to the Privacy Act 2020, you have the right to request access to and request correction of any personal information held by us about you, and we will correct your personal information in our CRM after necessary verification. Further, if any New Zealand law permits us to refuse to provide you any personal information held by us, we may not be able to provide you that information. We may also not be able to provide you that information which we have destroyed, erased or we may not be able to retrieve despite our best efforts.

## Queries and Concerns if any

If you feel concerned that your personal information has been affected in any way or if you feel that we have in some way compromised your personal information, please inform us at:

The Privacy officer,

Unit 19, Kudos Business Centre

203 Kirkbride Road, Airport Oaks, Auckland 2022

Email: [gavin@globalfinance.co.nz](mailto:gavin@globalfinance.co.nz)

We commit to acknowledging your complaint and resolve the same as per our Internal complaint resolution policy.

If you are not satisfied with our response to your privacy related concern, you may lodge a complaint in writing to the Privacy office website [www.privacy.org.nz](http://www.privacy.org.nz)

You may also write to the Privacy Commissioner at the following address:

Office of the Privacy Commissioner

PO Box – 10 094

Wellington 6143

New Zealand

Email: [enquiries@privacy.org.nz](mailto:enquiries@privacy.org.nz)

Phone: 0800 803 909 (Monday to Friday 10.00 am to 3.00 pm)

Website: [www.privacy.org.nz](http://www.privacy.org.nz)

### AIRPORT OAKS

📍 19-22/203 Kirkbride Road  
☎ 09 255 5500

### HENDERSON

📍 103 Lincoln Road  
☎ 09 836 5555

### MANUKAU

📍 28E Lambie Drive  
☎ 09 263 5555

### NORTH SHORE

📍 9c Apollo Drive, Rosedale  
☎ 09 255 5591

### TAURANGA

📍 16/83 Pyes Pa Road  
☎ 07 577 0011