

1 About this privacy statement

This privacy statement applies to personal information collected, used, stored and disclosed by Global Financial Services Limited, a company incorporated in New Zealand (company number 948540) (in this notice, ‘we’, ‘us’, ‘our’) from or about our clients (‘you’, ‘your’), when you interact with us, including through our website, and when you request information about, or apply for our products and services.

2 What information do we collect?

We may collect, store and disclose the following categories of personal information, either directly from you or from a third party, for the following purposes:

PERSONAL INFORMATION COLLECTED	WHO WE COLLECT IT FROM	WHY COLLECTED
<p>Information we collect from you when you complete a loan/insurance application or fill out an online form or interact with us to use our services, including your:</p> <ul style="list-style-type: none"> • name, date of birth, gender and contact details • bank, financial and credit card statements, other financial information • pay slips & other income documents • medical information including medical history • identification documents • your employment details 	<p>You</p>	<p>To do any one or more of the following:</p> <ul style="list-style-type: none"> • to identify you • to onboard you as a customer • to provide you with our products and services • to administer your customer relationship with us and perform other administrative and marketing tasks
<p>Information we collect when you voluntarily enter a competition and/or complete a survey.</p>	<p>You</p>	<p>To carry out promotional activities and/or complete feedback surveys.</p>
<p>Usage information regarding your activities on GFS digital assets (for example, the date, time of visits, the pages visited and the interactions with tools, calculators & advertising.</p>	<p>Google Analytics</p>	<p>To better understand how website visitors interact with our GFS Digital Assets, improve user experience, enhance functionality, and measure the effectiveness of our tools, calculators, and advertising.</p>

PERSONAL INFORMATION COLLECTED	WHO WE COLLECT IT FROM	WHY COLLECTED
<p>Information we collect when you make a request for our services, including:</p> <ul style="list-style-type: none"> • your engagement with our live web chat • when you otherwise input text or values into our digital assets • your interaction with us 	<p>You</p>	<p>To complete a request for service, including by:</p> <ul style="list-style-type: none"> • processing your application for a product • replying to your enquiries
<p>Technical information when you access our digital assets including:</p> <ul style="list-style-type: none"> • your IP address • cookies • information about your device • your browser • operating system identifiers • location information 	<p>You</p>	<p>To provide, personalise, and improve your experience with our digital assets, including by:</p> <ul style="list-style-type: none"> • providing customised or localised content • providing advertising that is relevant to you
<p>Information held about you pertaining to your credit.</p>	<p>Equifax and / or similar agencies</p>	<p>To receive credit check results & other required information to provide our services to you.</p>
<p>Any information about you (including information of the type referred to above)</p>	<p>Any other third party with your authorisation</p>	<p>For any other reason permitted by the Privacy Act 2020 (for example, with your authorisation, for a directly related purpose, or where the law permits or requires it)</p>

3 If you do not agree to provide us with personal information

You don't have to give us personal information about you, or any other person. However, if you do not provide us with the information we request, we may not be able to provide you with our products and services or you may not be able to fully benefit from our products and services.

4 Information you give us about other people

We may collect personal information about someone else from you. If you do provide us with someone else's personal information, you must make sure you have that person's authority to do so and you must make sure that person knows that their information may be used by us in the circumstances set out in this notice. Also, ensure that the information given by you is

correct to the best of your knowledge and you must inform them that GFS is collecting they information and that they agree to GFS Privacy policy / statement.

5 Disclosing your information

We may disclose the personal information we hold about you to the following persons and for the following purposes. This list can be modified depending upon the needs of the client as well as GFS:

WHO TO	WHY DISCLOSED
Lenders, insurance providers, and associated service providers including various professionals: <ul style="list-style-type: none"> • Baycorp • Veda Advantage • Illion • Affordx • Quotemonster • property valuers • building inspectors • debt collectors 	To do any one or more of the following: <ul style="list-style-type: none"> • assist us, or third parties, to provide products and services to you • to perform credit checks on you • to assess your mortgage • to assess any outstanding debt owed by you
Equifax	To use Equifax’s credit reporting service for credit checking Please refer to Equifax’s website: www.equifax.co.nz
GFS Staff	Staff at GFS have access to the Company CRM. Staff will use the CRM for purposes consistent with their role and this Privacy Policy.
Other banks, credit providers & Insurer’s	Where we refer you to them for them to provide their products and services to you.
Your service providers including your accountant and your solicitor	To allow them to provide you advice on applications you may make
Your real estate agent	To advise them only to the extent of the status of your loan application unless and otherwise you have advised us not to do so.
People connected to your application, including: <ul style="list-style-type: none"> • representatives that you nominate 	In connection with them representing your interests

<ul style="list-style-type: none"> • your family members 	
Any person, including government authorities, dispute resolution scheme providers (FSCL) and regulatory bodies	Where we are authorised or required to disclose your personal information to them.
GFS 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. We also use Artificial Intelligence (Ai) in our working to ensure we can provide you those services which can fulfil your needs in our areas of expertise.
Artificial Intelligence (Ai) platforms	We also use Artificial Intelligence (Ai) in our working to ensure we can provide you those services which can fulfil your needs in our areas of expertise.
In an anonymous form	Survey or tracking information, with advertisers and other partners.
GFS external compliance consultant	To meet GFS commitment to achieve best practice and continuous improvement.
Any other person	For any other reason permitted by the Privacy Act 2020 (for example, with your authorisation, for a directly related purpose, or where the law permits or requires it)

6 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.

Please note that we may also not be able to provide you that information that we have destroyed, erased or we may not be able to retrieve despite our best efforts.

7 Your responsibility:

By providing your personal information, visiting our website or social media platforms, discussing your financial requirements with us, submitting relevant documents, or engaging our services, you acknowledge that you have read, understood, and agreed to the terms of this Privacy Policy / Statement.

Please note that third-party product and service providers we work with maintain their own privacy policies, which may also apply to you and to the personal information we collect on their behalf. We encourage you to review the privacy policies of these providers directly on their respective websites.

If you are unable to locate the privacy policy of a product or service provider you have selected, or authorised us to select on your behalf, you may contact us via email, and we will make reasonable efforts to assist you in obtaining the relevant information

8 Where your personal information is held

The personal information that we collect may be held by us:

- on back-up hard drives;
- by our online cloud service providers located in New Zealand or overseas; and
- on our network-attached storage 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.

9 Your rights

You have the right to:

- refuse to provide us your information in case you do not feel comfortable
- request access to personal information that we hold about you; and
- request that we correct personal information that we hold about you.

10 Queries , Concerns and Contacting us

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:

by post, at: Privacy Officer
 Unit 19, Kudos Business Centre
 203 Kirkbride Road
 Auckland 2022

by email, at: 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

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

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

11 Keeping us updated

It is important to us that the personal information that we hold about you or any other person is accurate and complete. Please let us know as soon as possible by an email if you think we may need to make changes to the information that we hold.

12 Amendments

We may make changes to this privacy statement from time-to-time by publishing an updated version of this privacy statement on our website which will be effective when published on our website.

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

HAMILTON

26, 20 Clyde St, Hamilton East
07 577 0888