

PRIVACY POLICY

Introduction

This document sets out how Money Sweetspot collects, uses, and discloses your personal information. This document also sets out how Money Sweetspot uses cookies on our website.

- **Money Sweetspot, us, we** and **our** means Money Sweet Spot Limited, together with our successors and assignees.
- **our website** means our website at www.moneysweetspot.co.nz.

What information we collect about you

We only collect your personal information as necessary for a lawful purpose connected with the relevant product or service we are supplying to you. We may collect the following personal information about you:

- Information about your identity, like your name, age, identification document details, biometric data and image.
- Your contact details, like your address, telephone number and email address.
- Information about your requirements, objectives and purpose in connection with our products and services.
- Financial information, like your income, expenses, liabilities and banking history.
- Information about your credit history (including repayment history and any defaults), credit accounts, credit limits and other financial commitments.
- Information about your citizenship, residency or visa status.
- Information about your personal circumstances such as marital status, number of dependants, living situation and employment.
- Information about your device, network and use of our website (see also our cookies policy below).
- Information about your interactions with our business partners (including via their websites).
- Any other information provided in any interaction you have with us (including via our website).

Providing your personal information to us is optional. However, we may not be able to provide some or all of our products or services to you if you choose not to provide requested personal information.

How we collect information about you

Directly from you

We collect your personal information directly from you when you use, or apply to use, our products or services, or otherwise interact with us (including via our website). When you access and use our website, some information is collected automatically (see also our cookies policy below).

From third parties and publicly available sources

We may also request (and collect) your personal information from the authorised third parties set out below under **How we share information with third parties**.

Additionally, we may collect your personal information from publicly available and subscriber sources including registers (such as the Personal Property Securities Register), databases and social media platforms.

How we use information about you

The primary purposes for which we collect, use and disclose your personal information are to enable us to:

- Process and assess any application you make to use our products and services.
- Provide you with our products or services, and communicate with you for all purposes relevant to our products and services.
- Assess whether our products and services are suitable for you.
- Provide you with quotes for the cost of credit.
- Assess your creditworthiness and financial position.
- Monitor, manage, assess and enforce any loan agreements you have with us (including collecting any outstanding debts from you).
- Notify a credit reporting agency of your credit information, as required.
- Enable third parties that we partner with (including The Good Registry, the Bank of New Zealand and Nudge Global) to provide you with their products and services.
- Refer you to an alternative provider of products and services, if appropriate.
- Undertake funding and capital activities relating to our business.
- Comply with our obligations and exercise our rights under any agreement we have with you or as required by law.

We may also collect, use and disclose your personal information for the following associated purposes:

- To communicate with, and comply with our obligations to, our third party service providers and suppliers (including The Good Registry, the Bank of New Zealand and Nudge Global).
- To assist government and law enforcement agencies or regulators.
- To train our staff, monitor and maintain our systems and networks.

- To analyse use of, and improve, our website, products and services.
- To provide you with information about the products and services offered by us or third party partners that may be of interest to you (subject to your consent to receiving marketing and promotional information by electronic message).
- For such other purposes that are compatible with the original purposes described above, or that you otherwise consent to.

We may anonymise and aggregate information such that no person could be re-identified from the information. This aggregated and anonymised data is not personal information and this privacy policy does not apply to it.

How we share information with third parties

For the purposes set out above, we may provide your personal information to (and request and collect your personal information from) the following third parties:

- Third parties that we partner with in connection with our product and service offerings (including The Good Registry, the Bank of New Zealand and Nudge Global).
- Any trading bank, finance company, credit union, insurance company or other financial institution you have dealt with.
- Any online bank statement retrieval service, credit reporter, or identity verification service or agency (including but not limited to illion and greenID).
- Data and analytics products providers who provide us with access to credit related data.
- Any joint borrower under a loan agreement you apply for or have with us.
- Your authorised representatives and advisers (including budget advisers).
- Any government department, agency or regulator and our external dispute resolution scheme.
- Our agents or service providers like debt collection agencies, introducers, professional advisers, direct debit companies, private investigators, marketing agencies and market research and data and analytics products providers, mailing houses, call centre operators, technology service providers offering online services used by us in connection with our business, and organisations involved in our funding and insurance.
- Third parties used to anonymise and aggregate statistical information.
- Our assignees or potential assignees or other entities who acquire, or may acquire, an interest in our business.
- Anyone else you agree or to whom we are required by law to provide information.

You authorise us to request and collect your personal information from (and disclose your personal information to) the third parties referred to above.

We may disclose your credit information, including account information, default information, repayment history (including whether payments are made on time), the fact that you have applied

for a loan or sought a quotation for the cost of credit, and identification information to credit reporting agencies. Information disclosed by us to credit reporting agencies may be listed in their systems, used by them to provide credit reporting services or other information services, and supplied to their customers who use their services to make credit decisions about you or any applicable organisation you are representing.

Credit reporters will hold your personal information on their terms and treat your information in accordance with their own privacy policies. Credit reporters are subject to specific requirements in relation to credit information they hold. You can find out more about those obligations and your rights at <https://www.privacy.org.nz/privacy-act-2020/codes-of-practice/crpc2020/>.

When we transfer information overseas

We use the services of entities in various countries (including New Zealand, Australia and the United Kingdom) for the matters specified above under **How we share information with third parties**. Consequently, we may transfer your personal information to parties located in these countries. Although we will endeavour to ensure that your personal information is treated securely and in accordance with this privacy policy and the Privacy Act 2020, you acknowledge that the overseas recipients of your personal information will be subject to the privacy laws of their local jurisdiction, and some of these countries may not have an equivalent level of data protection laws as those in New Zealand.

How you can access or correct your information

You have the right to ask for a copy of personal information we hold about you, and to ask for it to be corrected if you think it is wrong. If you'd like to ask for a copy of your personal information, or to have it corrected, please contact us using the contact details specified below under **Contact Details**. We will try to respond to your request within 20 working days.

Third party websites

If you follow a link on our website to another website, the owner of that website will have its own privacy policy that will apply to its use of your personal information processed on that website. We suggest you review that website's privacy policy before you provide access to your personal information. While we try to link only to websites that share our high standards and respect for privacy, we are not responsible for the content, security or privacy practices employed by other websites.

Changes to this privacy policy

We may amend this privacy policy from time to time (in which case we will update it on our website). We encourage you to review the privacy policy on our website periodically to see if any updates have been made.

Contact details

If you would like to contact us in relation to your privacy rights, please contact our privacy officer using the following contact details:

Email: spotty@moneysweetspot.co.nz

Post: Level 1, 201 Broadway, Newmarket, Auckland 1023

Cookies policy

Cookies are text files containing small amounts of information which are downloaded to your browsing device, e.g. a computer or smartphone, when you visit a website. Cookies can be recognised by the website that downloaded them, or other websites that use the same cookies. This helps websites know if the browsing device has visited them before.

Cookies do many things, like helping us understand how our website is being used, letting users navigate between pages effectively, remembering users' preferences, and generally improving users' browsing experience. Cookies can also help ensure marketing you see online is more relevant to you and your interests.

The length of time a cookie will stay on your browsing device depends on whether it is a persistent or session cookie. Session cookies will only stay on your device until you stop browsing a website. Persistent cookies will stay on your browsing device until they expire or are deleted.

We may use cookies and other similar tracking technologies from third party partners such as Google to help us distinguish between different end users and understand how often a particular end user may visit our website, how the end user got to our service, the end user's activity on our website, and to deliver advertisements that we believe are relevant to your interests using your personal information.

If you do not wish to receive any cookies, you may manually adjust the cookie settings on your website browser. In some instances, this may mean you will not be able to take full advantage of parts of our website.

Changes to this cookies policy

We may amend this cookies policy from time to time (in which case we will update it on our website). We encourage you to review the cookies policy on our website periodically to see if any updates have been made.