

Privacy Policy

Introduction

At Manaaki Finance Limited (referred to as "we," "us," or "our"), we follow the Privacy Act 2020 when handling personal information. Personal information is any data that can identify an individual. While providing personal information is optional, if you choose not to share it, we may not be able to provide certain services.

This policy outlines how we collect, use, share, and protect your personal information. We are only allowed to use your information for the purpose it was collected, as required by the Privacy Act.

Your information is stored in various systems, including email and third-party providers like Trail. In some cases, we may also keep physical copies of files, although this is rare.

This policy doesn't affect any of your rights under the Privacy Act. If you need more information, feel free to contact us via email or visit www.privacy.org.nz.

What is personal information?

Personal information includes details about you that can identify you, such as your name, address, contact details, date of birth, occupation, payment info, employment history, financial data, feedback, source of funds or wealth (if applicable), and other relevant details.

How we will use your personal information

We use your personal information for the following purposes:

- To verify your identity
- To provide and promote our services and products to you
- To contact you about relevant updates and offers
- To improve the quality of our services and products
- To respond to your communication, including handling complaints
- To protect and assert our legal rights, including defending against any claims
- For any other purpose that you've authorized or as permitted by the Privacy Act

Disclosing Your Personal Information

We may share your personal information with:

- External parties who assist us in delivering services, like mailing houses, data storage providers, consultants, and legal advisors
- Providers of products such as lenders and insurance companies
- Financial advisors who use our services
- Third-party entities conducting checks or audits on our behalf
- Organizations responsible for identity verification, like the New Zealand Department of Internal Affairs and NZ Transport Agency

- Courts, tribunals, and regulatory bodies like the Financial Markets Authority or Ministry of Justice
- The Office of the Ombudsman, if you have a complaint about official information
- Any agency or person who can help address a significant privacy breach
- The Office of the New Zealand Privacy Commissioner in case of a breach of the Privacy Act
- The Human Rights Commission in the event of a discrimination complaint
- CERT NZ for managing voluntary privacy breach reports
- Overseas privacy regulators, if the breach involves an overseas agency
- Any other person or entity you've authorized to receive your information

We will not share your personal information outside of these cases without your consent, unless required by law.

Protecting Your Personal Information

We will take reasonable steps to protect your personal information, ensuring it is kept secure and preventing unauthorized access or misuse. Our software is exposed to regular audits to ensure ongoing compliance with security regulations.

Storing Your Personal Information

We will keep your personal information for as long as it is needed for lawful purposes. Online data is securely stored and can be recovered in case of loss or damage. If we receive information from clients or associates outside of our software or in physical form, it may be stored at our office at 58 Montgomery Crescent, Kinloch 3377. We are required to keep this information for seven years after our client relationship ends. After seven years, we will securely dispose of the information by destroying or de-identifying it.

Accessing and Correcting Your Personal Information

Under the Privacy Act, you have the right to access and request corrections to your personal information, unless there are specific grounds for refusal. To make a request, please email johnny@manaakifinance.co.nz with proof of your identity and details of the information or correction you need.

Data Breaches

If a data breach occurs, we have procedures in place to address it. If there is a loss or unauthorized access to your personal information that may cause serious harm, we will notify you as soon as we become aware of the breach.

Internet Use

While we take steps to secure our internet connections, providing personal information online carries a certain risk, which is done at your own discretion. If you follow a link from our website to another site, please be aware that the other site will have its own privacy policy. We recommend reviewing their policy before sharing any personal information.

How We Ensure Compliance

- We regularly review the Privacy Commissioner's website for guidance on client privacy.
- We follow the NZ Government's guidelines to prevent data breaches:
<https://www.cert.govt.nz/businesses-and-individuals/>
- Before using new providers, we check their terms and conditions to understand how they handle and store client information
- We keep a Breach Register and know how to properly record and manage any breaches.

Changes to This Policy

We may update this policy by posting a revised version on our website. The updated policy will take effect from the date it is posted with a new version number. All previous versions will be safely stored.

Privacy Policy Queries and Concerns

If you have any concerns about how your personal information is being handled or feel that your privacy has been compromised, please contact us at johnny@manaakifinance.co.nz . We will work to resolve any issues as quickly as possible.

We review this Privacy Policy regularly to keep it up-to-date and accessible on our website.

Staff Training

Manaaki Finance Limited ensures that staff and advisors are trained on privacy obligations, including using resources from the Privacy Commissioner.