

Privacy Policy of *Neo Mortgage*

Neo Consultants Limited trading as Neo Mortgage are committed to ensuring that your privacy is protected. This privacy policy outlines our obligations and your rights as set out in the New Zealand Privacy Act 2020. Please note, modifications and amendments to this privacy policy can be done by us at any time for any reason.

Consent to Privacy Policy

By using this website and/or service you are agreeing to this privacy policy. Please do not use the site and/or our services if you do not agree with this privacy policy.

We collect personal information from you, including information about your:

- Name
- Contact Information
- Location
- Financial information
- Interactions between us
- Any other relevant information (depending on the interaction with us and our services)

We collect your personal information in order to provide and promote our services to you, including:

- Conducting our business
- Liaise with professionals including but not limited to solicitors and accountants when a referral is required, at your request
- If you have insurance, those involved in the insurance process such as claims investigators, medical practitioners, re-insurers, insurance reference agencies and other professionals that are part of the process
- For internal administration, marketing, planning, research and development requirements
- Disclose your personal information for the purpose for which it was collected to financial institutions and insurance providers
- Disclose your personal information for regulatory and contractual reporting and compliance
- To follow up with you on a regular basis to provide further financial advice as and when required

Other than Neo Mortgage staff, we share this information with:

- retail banks, lenders and third-party financial service providers in order to assess your suitability for your application. Neo Mortgage may be required to disclose your personal information if disclosure is required by law, including laws of other jurisdictions, for example to government and regulatory authorities.
- We may also share this information with overseas third-party suppliers, service providers and other related bodies for some of the purposes listed above

Providing some information is optional:

- If you choose not to provide some of your personal information, we will be unable to provide full services as intended

Collection and Storage:

- Personal information is collected directly from you in person, telephone, fax, letter, email, website, website analytics or other suitable communication methods
- Your information is kept in a secured digital storage facility and any physical copies are kept secured onsite until transferred to our offsite secure location as and when required
- Your information is kept up to seven years at which point it is securely destroyed by erasing the digital and physical copies (unless otherwise required by complementary legislation)
- We may use cloud storage to store your personal information held. The cloud storage and TI servers may also be outside of New Zealand
- We may access your personal information stored in the cloud storage from New Zealand as well as overseas should we need to for the purposes of providing our services

Statistical Information and Cookies

- Cookies are files containing data that can be used to identify you anonymously. These are sent from each website you visit to your browser and stored on your computer's storage facility
- Cookies allow us to collect information and to help us improve our services. You are open to accept or refuse these cookies and know when a cookie is being sent to your computer. if you refuse, you may not be able to interact or use certain portions of the service
 - Statistical information is collected on your visits to our website to help improve the site overall or other communication sent to you as part of our marketing campaigns. This information is aggregated and is non-personally identifying
- Cookies can also be generated for monitoring the site's usage. No personal information is collected for this purpose. These cookies can be disabled through your browser settings or clear them out of the web browser used to access the site. This should not affect your ability to use the site

Disclosure of Information:

- Your personal information may be disclosed to those that belong to our professional network to enable me to properly conduct the service
- Your personal information may be disclosed to regulatory bodies, law enforcement and to third party service providers as permitted or required by law
- Where your personal information has been disclosed to third parties to perform services, those third parties may handle your information and must only use the information for the purposes for which it was supplied, although we are not responsible for ensuring this

Access of your information:

- You have the right to request access to your personal information held
- You have the right to request your personal information to be corrected if you believe it is incorrect
- We may require some proof of identity before providing any information

Serious Privacy Breaches:

In case of any serious breaches of privacy we will...

- Contain it by ascertaining the event
- Assess the seriousness of the breach
- Notify those affected and the Privacy Commissioner
- Review our processes to prevent future breaches

Contact:

You have the right to ask for a copy of any 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 information, or to have it corrected, or have any queries about this privacy policy, please contact Neo Mortgage at: info@neomortgage.co.nz or

Physical: 93 College Hill, Freemans Bay, Auckland 1012

If you are not satisfied with our response to any privacy-related concerns you may have, you can contact the Privacy Commissioner:

Office of the Privacy Commissioner

PO Box 10 094, Wellington, New Zealand

+64 04 474 7590

09 302 8655 (within Auckland)

0800 803 909 (outside Auckland)

Fax: 04 474 7595

enquires@privacy.org.nz