

# Privacy Policy

*Your trust is important to us. That's why we're committed to being completely transparent about how we handle your personal information.*

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## 1. Our Commitment to Your Privacy

This privacy policy explains how Elevate Wealth Limited (referred to as “we”, “us”, or “our”) and our financial advisers collect, use, and protect your personal information.

We are committed to complying with the Privacy Act 2020 and all other relevant New Zealand laws. This policy outlines your rights under the Act, which are not limited by this document.

## 2. Your Authorisation

By providing us with personal information, engaging us to provide services, or using our website, you authorise that we may collect, use, store, and disclose personal information in accordance with this Privacy Policy and applicable privacy law. This does not replace any notice obligations we may have under the Privacy Act 2020.

## 3. Changes to Our Privacy Policy

We may update this privacy policy from time to time. The latest version will always be available on our website. The latest version will apply from the date it is published on our website. We will always ensure any changes comply with the Privacy Act 2020.

## 4. What Personal Information Do We Collect?

Personal information is any information that can identify you. This includes your name, date of birth, contact details, and occupation. To give you the best advice, we'll also collect information about your financial situation and goals, including your income, expenses, assets, and liabilities.

## 5. Why We Collect Your Personal Information

We collect your personal information to help us provide you with the best possible service. The main purposes for collecting your information are to:

- Answer your questions and requests.
- Give you financial advice and recommend products that meet your needs.
- Keep you informed about services we believe may be helpful to you.
- Continuously improve our services.

We also collect personal information on behalf of the lenders and product providers you choose to apply for. Please be aware that these providers have their own privacy policies that govern their use

of your information. If you do not wish to receive marketing information from us, you can opt-out at any time by contacting us.

## 6. How We Collect Your Personal Information

We usually collect your personal information directly from you. We may also collect it from:

- NZ Financial Services Group Limited (NZFSG), our financial adviser group, and its related companies.
- Credit reporting agencies.
- With your permission, your bank (for example, through secure services like illion Bank Statements) and your employer.
- The product providers and lenders you apply to. They may also provide us with ongoing updates on your loan or policy details to help us manage your financial arrangements and process ongoing commission payments.
- Any other person authorised by you or permitted by law.

If we collect personal information about you from someone other than you, we will take reasonable steps to notify you of that collection and the required matters under the Privacy Act 2020 as soon as reasonably practicable, unless an exception under the Privacy Act 2020 applies.

This may include collections from NZFSG, credit reporters, banks, employers, lenders, insurers, referral partners, and other third parties.

The notification will explain the source of the information, the purpose of the collection, the intended recipients of the information, and your rights to access and correct your personal information.

If you provide us with personal information about another person, you confirm that you have collected that information in accordance with the Privacy Act 2020, that disclosing it to us is lawful, and that the individual concerned has:

- Authorised the disclosure to us, and the collection, use, and disclosure of their personal information by us in accordance with this Privacy Policy; and
- Been informed of their right to access and request correction of their personal information.

## 7. Updating Your Personal Information

We will generally rely on you to ensure the information we hold about you is accurate. If any of your details change, please let us know as soon as possible by contacting us.

## 8. Who We Share Your Personal Information With

We may share your personal information with the following parties when necessary to provide our services to you:

- NZ Financial Services Group Limited (NZFSG) and its related companies, for oversight and regulatory purposes (see “Sharing with NZFSG” below).
- Product providers and prospective lenders you are applying to, as well as any third parties involved in the application process (e.g., a lender's mortgage insurer or a trustee).
- Our referral partners who can assist you with other services.
- Contractors or service providers who help us run our business (for example, IT support and software providers).
- Technology service providers, including artificial intelligence tools we use to assist with analysing information and preparing documents. These providers act only on our instructions, are bound by contractual confidentiality and data-processing obligations, and are prohibited from using your information for their own purposes, including training AI models.
- Auditors (such as NZFSG), to ensure we are providing services to you that are in your best interests and in accordance with current regulations.
- Any entity that buys or has an interest in our business, or to whom we may assign our rights or obligations.
- Government agencies or regulators when required or permitted by law.
- Your employer and referees, as well as credit reporting and identity verification agencies.
- Any other person or entity authorised by you or the Privacy Act.

You agree that credit reporting agencies can hold your credit information and use it to provide their services, which may include sharing it with their other customers.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that the person or organisation has a commitment to protecting your personal information at least equal to our own commitment.

### ***Sharing with NZFSG***

We share personal information with NZ Financial Services Group Limited (NZFSG) in the course of our membership of their financial services group. This includes information you provide to us directly, and information we collect or create during the course of our engagement with you, including your identity, contact details, and sensitive financial data. This sharing enables us to provide you with our services and allows NZFSG to meet its monitoring, oversight, and assurance obligations under the Financial Markets Conduct Act 2013 and the Privacy Act 2020. NZFSG acts as an agency collecting and holding this information. You can view their full Privacy Policy, including their physical address and details on how to exercise your rights to access and correct your information, at [www.nzfsg.co.nz/privacy-policy](http://www.nzfsg.co.nz/privacy-policy). Please note that this sharing is a condition of our service; if you do not agree, we cannot provide services to you, because NZFSG's oversight is a condition of our membership within their financial services group.

## **9. Do We Disclose Your Personal Information to Anyone Outside New Zealand?**

We may store your information in the cloud, which means it could be held on servers outside of New Zealand. We may also share your information with NZFSG and our overseas partners for the purposes listed in this policy.

Some of our service providers, including cloud storage and artificial intelligence service providers, are located overseas (including in the United States). Where we use overseas providers, we take reasonable steps to ensure your information is protected to standards comparable to those under the Privacy Act 2020.

## **10. Our Website**

### ***Cookies and IP addresses***

When you access our website, we may send a “cookie” (a small file with a unique ID) to your computer. This helps us to recognise your computer and analyse how our website is used. We use cookies to measure traffic patterns, track which pages are visited, and gather other usage statistics.

Our cookies do not collect personal information on their own. However, if you provide us with your name and email address on our website, we may link that information with the data our cookies have collected about you.

You can set your browser to not accept cookies if you wish.

### ***Security***

Our website is linked to the internet, which is inherently insecure. We cannot provide any assurance regarding the security of information you transmit to us online. Any personal information you send to us online is transmitted at your own risk.

### ***Links and third-party advertisements***

Our website may contain links to other websites or display advertisements from third parties. We are not responsible for the privacy practices of these third-party websites or advertisements. They have their own policies, and it is their responsibility to inform you about them.

Our online advertising network partner may use cookies or other tracking techniques to collect non-personally identifiable information about your activities on our website and other websites to provide you with targeted advertising.

## **11. Are You Required to Provide Personal Information to Us?**

You are not required to give us your personal information. However, if you choose not to, it might affect our ability to provide services to you or your ability to get a loan or other products from providers. We will always try to help you anonymously when possible, for example, if you have a general question about interest rates or promotions.

## **12. Access and Correction to Your Personal Information**

You can ask to see and correct any personal information we hold about you at any time by contacting us. We may charge a small fee to cover the costs of retrieving and providing this information to you.

## **13. Further Information**

If you have any questions about our Privacy Policy or your personal information, please contact us.

*This Privacy Policy was last updated in August 2026.*