

# Elevate Wealth

## 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.

### 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

When you give us your personal information, ask for our services, or use our website, you are agreeing that we can collect, use, store, and share your information as described in this policy.

### 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. By continuing to use our services or website, you accept these changes. 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.

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- 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 iBanking 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 you provide us with information about another person, you must have their permission to do so. This includes ensuring they are aware of and agree to the terms of this policy.

## **7. 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.
- 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 (e.g., IT support).

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- 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.
- 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. We will always take reasonable steps to ensure that any party we share your information with is committed to protecting your privacy.

## **8. 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.

## **9. 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.

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## **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.

## **10. 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.

## **11. 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.

## **12. 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 2025.