

Privacy Statement

Privacy Statement – April 2026

We collect the personal information we need to provide you with financial advice and to meet our legal obligations. Most of this information is provided directly by you.

In some cases, we may also collect personal information about you from third parties, such as product providers, public records, or other advisers involved in your financial affairs.

When this happens, the Privacy Act 2020 requires us to take reasonable steps to inform you, as soon as reasonably practicable, about what information has been collected, why we need it, how it will be used, and who it may be shared with.

This is the privacy statement of Mortgage Insurance & Investments Limited. In this document, “we”, “our”, or “us” refer to Mortgage Insurance & Investments Limited.

We only collect information that is necessary for providing advice or meeting our regulatory requirements.

You can request access or correct your personal information at any time by contacting us.

For further information about how personal information is handled and the types of third parties involved, please refer to the [Link Financial Groups Privacy Statement](#).

We are Mortgage Insurance & Investments Limited (FSP 188844) registered in New Zealand. Mortgage Insurance & Investments Limited is an Authorised Body operating under the license of Link Financial Group (FSP 696731). Our registered office is at 16/2 Bishop Dunn Place, Flatbush, Auckland, New Zealand. Our contact number is 09 273 2540. Our email address is Info@miil.co.nz.

This privacy statement outlines how we collect, store, use and share your personal information. For more information, read our full privacy policy.

What information do we collect and what do we do with it? We may collect personal information about you, either directly from you or from other parties. We collect and use your personal information to provide the information and services that you request from us, and to provide you with information about other services we consider appropriate.

When necessary, we may use your information to:

- Comply with our legal and regulatory obligations (including Anti Money Laundering/Counter Financing of Terrorism compliance and audit and reporting requirements).
- Defend or enforce our rights - for example, to collect money owed to us.

The types of personal information we collect about you are set out below.

1. Consent to Privacy Policy

Please note that when you contact us through our website and social media pages, you are agreeing to this Privacy Policy. If you do not agree with this Privacy Policy, please contact us on 09 273 2540

2. Contact information

The types of personal information we collect will vary depending on the nature of your dealings with us. We only collect personal information that is necessary. Where reasonable and practicable, we will collect your personal information directly from you and inform you that we are collecting it.

We mainly collect personal information directly from you, for example:

- Over the telephone or a video call (such as over Microsoft Teams, Zoom or Skype) e.g. when you contact our staff;
- Through one of our digital platforms like our website, social media pages and app;
- When you email or write to us; or
- When you participate in a marketing campaign, competition, or promotion (or a similar event) administered by us or our representatives.
- If it is not obvious that we are collecting personal information from you, we will do our best to make it clear to you so that you are always aware when information is being collected.

Generally, the types of personal information we collect, and hold include your:

- Name;
- Date of birth;
- Contact details (such as your email address, postal address, phone number);
- Details relating to your use of any product and/or service offered by us;
- Details of your enquiry;
- Details of any preferences you tell us about (such as subscription preferences).

We may also collect personal information about you from:

- Publicly available sources e.g. via the internet;
- Your professional advisers e.g. accountant.

We collect your personal information from the above parties (other than publicly available sources) where we have received your express consent to do so. We are not responsible for the privacy or security practices of the above parties and the parties described above are not covered by this Privacy Policy.

Purpose of collection and use of personal information

Any personal information you provide to us may be used to:

- Check whether you are eligible for the product or services offered by us;
- Facilitate those services, including helping you to find a financial adviser;
- Verify your identity for security purposes;
- Provide information that you request; and / or

- Provide you with further information about our other products and services. We also have an obligation to maintain personal information to disclose to regulatory and similar bodies

3. Storage and protection of your personal information

We may electronically record and store personal information which we collect from you. When we do so, we will take all reasonable steps to keep it secure and prevent unauthorised disclosure.

However, we cannot promise that your personal information will not be accessed by an unauthorised person (e.g. a hacker) or that unauthorised disclosures will not occur. If we provide you with any passwords or other security devices, it is important that you keep these confidential and do not allow them to be used by any other person. You should notify us immediately if the security of your password or security device is breached, this will help prevent the unauthorised disclosure of your personal information.

Some information we hold about you will be stored in paper files, but most of your information will be stored electronically on physical hard drives and on the cloud, by cloud service providers – see “Cloud-based service providers” below.

We use a range of physical and electronic security measures to protect the security of the personal information we hold, including:

- Access to information systems is controlled through identity and access management;
- Our Office secured with a combination of locks, monitored alarms and cameras to prevent unauthorised access;
- Employees are bound by internal information security policies and are required to keep information secure;
- Employees are required to complete training about information security and privacy;
- We regularly monitor and review our compliance (and our service providers’ compliance) with internal policies and industry best practice;
- We only keep information for as long as we need it, or as long as the law requires us to. We have a records management policy that governs how we manage our information and records to make sure we destroy any information that is outdated, irrelevant or unnecessary.

4. Cloud-based service providers

We use third party service providers to store and process most of the information we collect. We use Microsoft OneDrive. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

5. Information we obtain from third parties

We do receive data from software services such as Google Analytics and others. Third party websites have their own privacy and security policies and we encourage you read them.

6. Content you provide to us with a view to be used by a third party

If you provide information to us with a view to it being read, copied, downloaded, or used by others, we accept no responsibility for what the third party may do with the information. We recommend you read the third-parties privacy policy.

7. Cookies

Cookies are small text files that are placed in your browser by the websites you visit. They are widely used to help users navigate websites efficiently, to perform certain functions on the sites, and/or to provide site owners with information about how their sites are used.

8. Sending a message to our support system

When you send a message, we collect the data you have given to us in that message in order to obtain confirmation that you are entitled to receive the information and to provide you with the information. We record your request and our reply, to increase the efficiency of our business. We do not keep any personal information associated with your message, such as your name or email address.

9. Disputes & Complaints

If you are not satisfied with our financial advice service, you can make a complaint by emailing info@miil.co.nz or by calling 09 273 2540. You can also write to us at: 16/2 Bishop Dunn Place, Flatbush, Auckland. When we receive a complaint, we will consider it using our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Insurance and Financial Dispute Resolution Service (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction.

You can contact Financial Dispute Resolution Service at Address: Freepost 231075, PO Box 2272, Wellington 6140, Telephone number: 0508 337 337 and Email address: enquiries@fdrs.org.nz

10. Re-marketing

We may use re-marketing from time to time. This involves Google or some other supplier placing a tag or marker on your website in order to be able to serve to you an advert for our products / services when you visit other website.

Who do we share your information with? Besides our staff and any related companies we may also share this information with third parties who enable us to provide you with our services.

These include:

Product providers (Insurers & Loan providers)

Our service outsource providers such as IT consultants, custodians, etc. We will only share your personal information with third parties where it is necessary to help us do what we collected your information for, where it is required by law or where you give us authority to.

We require these third parties to adhere to our strict confidentiality requirements for handling personal information and we seek to ensure that they comply with the Privacy Act 2020.

Where do we store it? We Microsoft OneDrive, a third-party cloud service provider, to store and process the information we collect. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

11. Use of site by children

We do not market to children, nor do we offer products or services for sale to children. If you are under 18, you may use our site only with consent from a parent or guardian.

12. Disclosure to Government and their agencies

We may be required to provide information to legal authorities. We only provide personal information if they have the proper authorisation.

What are my rights? You do not have to provide information to us. If you choose not to provide necessary personal information when requested, we maybe be unable to provide certain information or services to you. 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 have any questions about this privacy statement or you'd like to ask for a copy of the information we hold on you, or to have it corrected, please contact us at info@miil.co.nz or on 09 2732540

This Privacy Policy was last updated in April 2026.