

Privacy Statement

We are Committed to Your Privacy.

This document sets out how we collect, hold, use and share your personal information. This does not limit or exclude any of your rights under New Zealand's Privacy Act 2020. If you provide us with personal information through this website, making an application or contacting us, we may collect personal information from you. We will protect your information as set out below.

Collection of Your Information.

We may collect personal information about you when you provide information to us directly, and when you obtain services from us. We may also collect personal information about you from third parties where authorised by you and from public sources.

The type of personal information we may collect may include:

- Your contact details: name, address, phone number, email
- Documents that confirm your identity: your driver's licence, passport, proof of address etc.
- Other information relevant to the investment or loan service we will provide to you.
For example:
 - information about your current or previous employment, income, assets, expenses, liabilities, bank accounts and transactions, and other financial and personal circumstances;
 - information about your credit history, credit accounts, credit that may have been extended to you and your repayment history; and
 - your IRD number and tax status.

Loan Applications.

If you are applying for a loan, we will need to conduct credit checks and obtain information about your credit history from third parties such as credit reporting agencies. You will need to confirm authority for those checks as part of the loan application process.

Use of Your Information.

We only collect and use personal information from you to be able to provide you with the products and services you have requested from us. We may provide you with information on our other services from time to time. You can "unsubscribe" to our Newsletters anytime. We will only share your information with third parties with your permission and do not sell our client information to other parties.

Retention and Security.

We will not hold your personal information for longer than is required for the purpose(s) for which it was collected (subject to any obligations at law to hold the information for longer periods). Our licences require us to hold client and business information for a minimum of seven (7) years. If commenced an application but did not complete it, we are unlikely to retain this information.

We have cyber security safeguards in place to protect the information, and we will take all reasonable steps to ensure that information will not be disclosed to any unauthorised person or organisation. Our Cyber Security Framework includes:

- Access restrictions, password security, multi factor authentication.
- Cyber security policies, procedures, controls and periodic audits of these.
- Systems controls such as anti-virus software, backups, Cloud based servers etc.
- Disaster recovery plan and business continuity arrangements.

Where is Information Hosted?

Our website and customer relationship management systems are hosted in New Zealand. We may also use record keeping, investment and loan administration systems which could be hosted in the USA or other countries. We complete due diligence on such systems before we subscribe to them and ensure that they are compliant with the General Data Protection Regulations (GDPR) and/or equivalent cyber security and data information security as the Privacy Act.

When we share your data with a third party, we have contracts in place with them which requires them to have in place the technical and organisational measures necessary to protect your personal data, however many such providers are subject to different privacy laws and controls to New Zealand and hence we cannot provide absolute surety that those providers will not comply with their obligations to us, and divulge your personal data.

Your Right of Access and to Correction.

We will take all reasonable steps to ensure that personal information held by us is accurate and up to date. You are entitled to obtain from us confirmation as to whether or not we hold personal information about you and you are entitled to reasonable access to this information, 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 and have it corrected or would like to be removed from any of our subscription lists at any time, then please contact us at enquiries@welcome.co.nz.

Internet Use.

While we take reasonable steps to maintain secure internet connections, any information you provide over the internet is provided at your own risk.

Our website may, from time to time, contain links to and from other websites. Please note that those websites will have their own privacy policies and that we do not accept any responsibility for the actions of those websites.

Cookies.

This website uses cookies which store technical information and allow us to better interact with your browser and identify you on subsequent visits to our site. You can change your cookie settings in your browser.

Google Analytics.

We may use Google Analytics to collect and aggregate information to help improve our website and our marketing. Google's privacy policy is available at google.co.nz/policies/privacy.

To prevent your personal information from being used by Google Analytics, use the Google Analytics opt-out browser add-on for the Google Analytics tools.google.com/dlpage/gaoptout/.

Keep Up to Date with the Privacy Act.

You can view a summary of the Privacy Act and find out more about your privacy rights on the Office of the Privacy Commissioner's website.

We may amend this privacy statement from time to time to ensure that we meet any changes to the Privacy Act and other requirements of our business licenses.

Reach Out Anytime.

Would you like more information about Welcome? Contact us:

Ph: 0800 WELCOME (0800 935 2663)

Email: enquiries@welcome.co.nz

Write: PO Box 2308, Hastings, New Zealand