



PRIVACY COLLECTION NOTICE

Karmjit Singh

Financial Adviser at Loan Experts Ltd

Email: admin@loanexperts.co.nz Phone: 09 478 1414 Mobile: 021781414

Address: 13a Edgeworth Road, Glenfield.

www.loanexperts.co.nz

At Loan Experts Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 2020 (**Privacy Act**) and the New Zealand Information Privacy Principles (**NZIPPs**). This Privacy Notice outlines how we collect, disclose, and handle your personal information as defined in the Act.

Why do we collect your personal information?

We collect your personal information so we can:

- identify you and conduct necessary checks (including where required by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and other legislation);
- determine what services or products we can provide to you e.g., our financial advice services and other consulting services.
- provide you with information and tell you about our products, services or events or any other direct marketing activity (including third-party products, services, and events which we consider may be of interest to you).

What if you do not provide some personal information to us?

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services or products. If you do not provide the required personal information, we will explain what the impact will be.

How do we collect your personal information?

Collection can take place by telephone, email, or in writing and through websites (from data you input directly or through cookies and other web analytic tools). Unless it is unreasonable or impracticable for us to do so, we will collect your information directly from you or your agents. We may obtain personal information indirectly and who it is from can depend on the circumstances. We will usually obtain it from another insured if they arrange a policy which also covers you, related bodies corporate, referrals, your previous insurers or insurance broker/adviser, witnesses in relation to claims, publicly available sources, premium funders, and persons who we enter business alliances with. If you provide us with personal information about another person you must only do so with their consent and agree to make them aware of this privacy notice.

To who do we disclose your personal information?

We share your personal information with third parties for the collection purposes noted above where it is reasonably necessary for, or directly related to, one or more of our functions or activities. We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent). We will only use your personal information for the purposes for which it was collected or as consented to. We usually disclose personal information to third parties who assist us or are involved in the provision of our services and your personal information is disclosed to them only in connection with the services we provide to you or with your consent. We may also disclose it for direct marketing purposes. These third parties can include our related companies, our agents or contractors, insurers, their agents, regulators such as FMA and others they rely on to provide their services and products, another insurance broker/advisers, lawyers and accountants, prospective purchasers of our business and our alliance and other business partners. These parties are prohibited from using your personal information except for the specific purpose for which we supply it to them, and we take such steps as are reasonable to ensure that they are aware of the provisions of our Privacy Statement about your personal information. We also use personal information to develop, identify and offer products and services that may interest you, and conduct market or customer satisfaction research. From time to time, we may seek to develop arrangements with other organisations that may be of benefit to you regarding the promotion, administration and use of our respective products and services. Any personal information provided to us may be transferred to and stored at, a destination outside New Zealand. If we need to provide your personal information to a country that does not offer similar privacy protections, we will fully inform you and seek your express consent to do so, before sharing your personal information.

More information, access, correction, or complaints

For more information about our privacy practices including how we collect, use, or disclose information, how to access or seek correction to your information or how to complain about a breach of the New Zealand Information Privacy Principles and how such a complaint will be handled, please refer to our Privacy Statement available at our website www.loanexperts.co.nz or by contacting us (our contact details are below).

Your consent to the above, contacting us and opting out.

By providing us with personal information you and any other person you provide personal information for, consent to this use and these disclosures unless you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have any association with, please contact us.

By phone: 09 4781414

By email: admin@loanexperts.co.nz

In writing: 13a Edgeworth Road, Glenfield, Auckland, 0629.

Effective date: -15th March 2021