



Privacy Policy

Pacific Ezy Money Transfer Limited (of 2/11 Mason Road, Otahuhu and 122a Bairds Road, Otara, Auckland) and Pacific Ezy Money Lending Ltd (of Shop 1a 254 Lincoln Road, Henderson) are legally required to collect certain information about our customers and the transactions we process. We have prepared this privacy policy to help you understand how we collect, use and protect your personal information.

This privacy policy tells you:

- What information is collected when you browse our website.
- What personal information we collect and how.
- How we use your personal information.
- How we store your personal information and for how long.
- Your rights in relation to the personal information we hold.
- Who can access your personal information.
- How you can contact us if you have queries or concerns.

This policy is provided for your information and does not limit or exclude your rights under the Privacy Act 1993.

1. Browsing Our Website

You may browse and access most information on our website without providing any personal information. We use software that tracks some non-personal information about visitors to our website which helps us identify the most popular areas. This information is aggregated and we cannot identify individual visitors.

We use 'cookies' (text files placed on your computer) to collect standard internet log information and visitor behaviour in an anonymous form. The information generated by the cookie about your use of this website (including your computer's internet address or IP address) is transmitted to and stored by Web Widgets.

You can accept or decline cookies by modifying the settings on your web browser. Disabling cookies will not affect your ability to use our website.

2. Personal Information Collected by Us

We need to collect personal information to provide our services to you, and to comply with the law. The term "personal information" is used to describe information about identifiable living people. This information may include: your name, address, telephone

numbers, photograph, and any other information collected in relation to your use of our services. The Privacy Act 1993 controls how we can collect, use, disclose, store and give access to personal information.

We will usually collect personal information directly from you (for example, on our membership registration form, or when you use our services). We may also collect personal information using carefully selected third parties (such as our agents, and verification organisations). For instance we may verify your personal information using a service called CloudCheck supplied by Verifi Identity Services Ltd which allows us to cross-check the personal information you supply to us against information held in other secure databases.

Where you supply us with personal information you confirm that the information supplied is true and correct.

3. How we use your Personal Information

We may use the information we collect from you for the following purposes;

- 3.1 Processing and evidencing your membership and transactions.
- 3.2 Providing you with products and/or services you have requested.
- 3.3 Administering your membership card.
- 3.4 Dealing with your requests, enquiries and other customer care activities.
- 3.5 Carrying out market and product analysis and marketing.
- 3.6 Contacting you about our products and services and the products and services of carefully selected third parties which we think may be of interest to you (unless you ask us in writing not to). Where such contact is via electronic means, our terms and conditions record our agreement with you that these messages do not need to include an unsubscribe facility.
- 3.7 Carrying out any activity in connection with a legal, governmental or regulatory requirement on us or in connection with legal proceedings, crime or fraud prevention, detection or prosecution.
- 3.8 Carrying out activities connected with the running of our business such as personnel training, quality control, testing and maintenance of computer and other systems and in connection with the transfer of any part of our business in respect of which you are a customer or a potential customer.
- 3.9 For general administrative and business purposes.

4. Storage of Personal Information

We store your personal information:

- 4.1 in our electronic database; and
- 4.2 in print form for as long as necessary to achieve the purposes for which we collected it. This will usually be for a period of five years after either: (a) the completion of any transaction for you, or (b) the end of your membership, whichever occurs last.

We will take reasonable steps to ensure that the personal information we hold is kept securely and protected from unauthorised access, modification or disclosure.

Our websites and systems and those of Pacific Ezy Samoa may also be based on servers located outside of New Zealand.

5. **Your Rights**

You may request access to the personal information we hold about you by sending an email to our Privacy Officer. Please quote your name and address and provide brief details of the information you require. We may require proof of your identity before we provide you with a copy of this information. In some cases, there may be a charge associated with providing copies of your personal information to you. If so, we will advise you of this prior to sending your information to you.

If you consider that some of the information that we hold about you is incorrect, you can request that we change it. We will assess your request and will either change the relevant information, or explain why we think the information should not be changed.

6. **Who can access your Personal Information**

All of our employees and agents can access your personal information for the purposes noted in this Privacy Policy.

There may be times when we need to disclose your personal information to third parties (some of which may be based outside of New Zealand). If we do this, we will only disclose your information to:

- 6.1 Our related companies based offshore who may use and disclose your information for the same purposes as us.
- 6.2 Those who provide to us or our related companies with products or services that support the services that we provide, such as our agents and suppliers.
- 6.3 Anyone we transfer our business to in respect of which you are a customer or a potential customer.
- 6.4 Anyone who assists us in protecting the operation of our systems and records or who hosts or maintains any data or infrastructure on our behalf, where your information is processed.
- 6.5 Persons to whom we may be required to pass your information by reason of legal, governmental or regulatory authority including law enforcement agencies.
- 6.6 Any person or organisation as authorised by the Privacy Act 1993.

If you have not opted out of receiving marketing material from us, we may also provide your personal information to carefully selected third parties who we believe provide products or services that may be of interest to you and who have contracted with us to keep the information confidential, or who are subject to obligations to protect your personal information. If you would like to opt out of receiving such marketing materials, please contact our Privacy Officer. Even if you opt out, we will still need to send you essential information about your account or changes to your service.

7. **Contacting Us**

If you have any questions about this policy or matters related to this policy please contact our Privacy Officer at 2/11 Mason Ave, Otahuhu Auckland or info@pacificezy.co.nz

8. Changes to our Privacy Policy

We may change this Privacy Policy from time to time.