

1. Our Privacy Statement

This Statement sets out how and when the Debt Relief Foundation (“Foundation”) collect, hold, use and disclose your personal information. This policy does not limit or exclude any of your rights under the New Zealand Privacy Act 2020 (“Privacy Act”).

By using our website, contacting us directly or accepting services from us, you consent to our handling of your personal information in accordance with this policy. We may modify or amend this policy from time to time.

All personal data retained by Debtfix Limited prior to 1 August 2022 has been transferred to the Foundation following the sale of the business and assets of Debtfix Limited to the Foundation in accordance with Principle 11(i) of the Privacy Act.

2. Collection of your Information

We collect personal information from you when you provide information to us directly, for example, by you sending us an email enquiring about information relating to us or our products or services, via telephone or through your use of our website and the services and functionality offered through it, and when you obtain services from us.

For the reasons denoted in paragraph 3 below, we may also collect personal information about you from third parties and from other public sources (denoted below) where authorised by you.

The personal information we may collect may include your name & contact details and information about your:

- financial affairs & personal circumstances.
- computer or network that you use.
- interactions with us.

3. Reasons for Collection

We collect your personal information in order to:

- provide products and services to you and to improve the products and services we offer.
- respond to your queries.
- verify who you are.
- carry out credit checks.
- to bill you and to collect money that you owe us, including authorising and processing credit card transactions.
- provide you with personalised advice.
- keep you informed of the services and solutions that we offer.
- provide news about our services and solutions, together with issues and news related to them.
- to protect and/or enforce our legal rights and interests, including defending any claim.
- provide and improve our website.
- conduct research, data and statistical analysis.
- help with the delivery of education and training around financial awareness, literacy and wellbeing.
- participate in academic research in conjunction with third parties on an anonymised basis.

4. Sharing of your information

Besides our staff, we share this information:

- with any business that assists us to provide services and solutions.
- with third parties to facilitate the transfer of your information, but only if you specifically authorise us to do so.
- with credit reference agencies for the purpose of carrying out credit checks.
- with our information technology providers (e.g. in order to transmit and store the information).
- where the disclosure is in connection with one of the purposes for which the information was collected, and to enable us to provide the service and solutions that we provide to you.
- where we are required or authorised by law to make disclosure.
- with any other person authorised by you.
- with any organisation solely, or conjunction with us, undertaking research in the field of financial literacy, financial wellbeing, problem debt, effectiveness of debt advice and debt solutions or anything related thereto, but only anonymised data will be provided in those circumstances.

5. 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).

If we have provided you with personalised debt solution advice, then we are legally required to retain your details and information relating to our advice, for a minimum period of seven years from the time when our on-going relationship with you ceases. Where we are appointed as Supervisor of a Debt Repayment Order, we may be required to hold your records indefinitely as required by the Official Assignee.

We will use our reasonable endeavours to implement security safeguards of an industry standard to protect the information that you have provided us, and we will take all reasonable steps to ensure that the information will not be disclosed to any unauthorised person or organisation.

Security measures that we employ include:

- Encryption tools.
- Security software.
- Anti-virus and phishing software; and
- Back up processes.

6. 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 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 compliance@debtfix.co.nz or by letter to 11F Neville Street, Warkworth, New Zealand, 0910.

7. External Data Processors

We use third party service providers to provide services that involve data processing, for example web-hosting, online forms, customer relationship management, analytics providers, etc.

When we share your data with a third party, we require them to have in place reasonable technical and organisational measures necessary to protect your personal data. However, as they may be overseas, many such providers are subject to different privacy and data access laws and controls to New Zealand. We therefore cannot

be certain that your information will be held to a standard that is comparable with the New Zealand Privacy Act 2020. Some companies may also fall under the legislation of their home country, so may be held by the laws of two jurisdictions. We will use our reasonable endeavours to work with those companies to protect your personal information.