

PRIVACY POLICY

1. Privacy Policy Introduction

Interleaving (New Zealand) Limited and Maxxia Limited (individually or jointly referred to as "Interleaving NZ") are committed to protecting privacy and the rights of persons with whom it deals.

This Privacy Policy sets out how Interleaving NZ uses and protects your personal information. Where Interleaving NZ deals with your personal information, Interleaving NZ is governed by, and complies with, the Information Privacy Principles which are found in Part 3 of the Privacy Act 2020.

This policy sets out how Interleaving NZ manages personal information held by it, including how we collect, disclose, and use personal information. By visiting our website and/or by providing your information to us, you are accepting this Privacy Policy.

2. Collection of Personal Information

Interleaving NZ collects personal information that we consider necessary for the effective functioning of our business. The types of personal information we collect includes your name, address and contact details including email address, age and date of birth, employment details and financial information, and your occupation and job title. Depending on the products and services we provide you, we may also collect your bank account numbers, details of your income, assets, liabilities, expenses and credit history. We may also collect demographic information such as your postcode, preferences and interests and other information relating to customer surveys or offers.

When you visit our website, we may collect statistics on the date and time of your visit, the number of pages viewed and the manner in which you navigate through our site. When you call us, we may collect statistics on the date and time of your call and the manner in which you navigate through our telephone system.

We usually collect personal information directly from you, for example through your access of our website, during your conversations with our representatives or from application forms you complete. On occasion we may need to collect personal information from third parties such as your employer, third party brokers and agents, credit reporting bodies and government agencies.

3. What we do with Personal Information

We collect, hold, use and disclose your personal information to conduct our business administration and operations; to conduct our marketing, planning, new product or service development and quality control and research; to conduct customer satisfaction surveys; to answer your enquiries and respond to any complaints; to send you material about other products and services offered by us; to assess and monitor the use and performance of our websites, to update our records and your contact details and to comply with any law, regulation and any direction from a government authority.

We may share your personal information with our employees, our related companies, agents, contractors and service providers for any of these purposes. Depending on the products or service you have requested, we may disclose your personal information to regulatory bodies and government agencies; financial institutions, credit reporting bodies or debt collection agencies; persons acting on your behalf such as your solicitor or your accountant, insurance companies; motor vehicle dealers; guarantors and prospective guarantors; and any other organisations who provide products or services to you jointly with us.

We are ultimately owned by an Australian company and, due to this, it is likely that your personal information may be transferred outside New Zealand. By providing us with your personal information you authorise our disclosure of that personal information to parties who may not be required under their local legislation to protect the personal information in a way that is comparable to the Privacy Act 2020, being parties whom we reasonably believe we need to disclose the personal information in the course of our business.

We may use your personal information to offer you products and services we believe may be of interest to you. You can notify us at any time if you no longer wish to receive marketing communications from us. We do not sell personal information to other organisations to allow them to do this.

4. Protection of your Personal Information

We take all reasonable steps to ensure your personal information is protected from misuse, loss and unauthorised access, modification or disclosure. We may hold your information in either electronic or hard copy form. Personal information is destroyed or de-identified when no longer needed.

When browsing our website, you acknowledge that the internet is not always a secure environment, and that the computer and network you use contribute to the overall level of effective protection in place. You further acknowledge that any transmission of information over the internet is out of our control before it reaches our system. It is only once we receive your transmission that we can take reasonable steps to ensure its security.

While we do not expect it to occur, we will notify you, as soon as practicable, of any breach of your personal information that we believe has, or is likely to, cause serious harm as defined under the Privacy Act 2020.

5. Cookies on our website

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We may use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

6. Links

Our website may contain hyperlinks to other sites maintained by different organisations. We do not claim any association with websites which are not clearly identified as our own and do not take any responsibility for their content. Hyperlink users should observe such websites' terms of use, privacy policies and copyright, which may or may not comply with the same privacy standards that we do.

7. Changes to Personal Information

Principle 6 and Principle 7 of the Privacy Act 2020 (Access and Correction) provide you with the right to see and have a copy of personal information about you that we hold (with some exceptions as set out in the Act). If you are able to establish that personal information that we hold about you is not accurate, complete and up-to-date, we will take reasonable steps to correct it so that it is accurate, complete and up-to-date. If we are unable to agree that personal information that we hold about you is not accurate, complete and up-to-date, you may ask us to place with the information a statement by you that claims that particular information is not accurate, complete and up-to-date.

If you wish to exercise your rights of access and correction, please contact us. In some cases we may impose a moderate charge for providing access to personal information. We will not charge you simply because you lodge a request for access.

8. Resolving complaints

If you have any questions regarding this policy or any concerns regarding our treatment of your personal information, we invite you to contact us:

Phone: **0800 629 942**

Email: privacy@interleasing.co.nz

Post: Interleasing NZ
PO Box 302 451

North Harbour
Auckland 0751

If we can't resolve your complaint within 2 business days (or such later time as may be agreed with you), you may contact the Privacy Commissioner:

Phone: **0800 803 909** (Monday to Friday, 10am to 3pm)

Web: Use the online complaint form at www.privacy.org.nz

Post: The Privacy Commissioner
PO Box 10094
Wellington 6143

9. Changes to this Policy

We reserve the right to change this Privacy Policy from time to time by posting an updated version on this website.