

Privacy Policy

Privacy Policy General

This policy sets out how we will collect, use, disclose and protect your personal information.

Biz Solutions Limited (Biz) complies with the New Zealand Privacy Act 2020 (the Act).

Personal information is information about an identifiable individual (a natural person).

This policy sets out how we will collect, use, disclose and protect your personal information.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, see <u>www.privacy.org.nz</u>.

Our physical Address

Level 1, 46 Stanley Street, Parnell, Auckland 1010, New Zealand.

Our PO BOX PO Box 55-088, Eastridge, Auckland 1071, New Zealand.

The Anti-Money Laundering and Countering Financing of Terrorism Act 2009

In this policy:

AML/CFT Act means, the New Zealand Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

Reporting Entity has the meaning given to that term in the applicable AML/CFT Act.

Information we will be collecting

In accordance with the legislation that applies to our services, we are required to verify your name, date of birth and address. We will be collecting this by asking for your Identification Documents such as a Passport or Driver's License.

When you use our website, our electronic forms or otherwise communicate with us (e.g. through a telephone call, mail or email) you may provide other personal information to us, such your feedback, your enquiries, your preferences and opinions and we may indirectly collect other personal information about your use of our online based services or communication tools, such as:

- 1. Your browser session and geo-location data, device and network information, statistics on page views and sessions, acquisition sources, search queries and/or browsing behaviour.
- 2. Information about your access to and use of our online services, including through the use of Internet cookies, your communications with our online



services, the type of browser you are using, the type of operating system you are using and the domain name of your Internet service provider.

3. Additional personal information that you provide to us, directly or indirectly, through your use of our services, associated applications and/or accounts from which you permit us to collect information.

We will also collect any other personal information which is requested by us and/or provided to us by you or a third party.

If information is not provided

If the requested information is not provided, Biz may not be able to complete customer due diligence.

Changes to this policy

We may change this policy by uploading a revised policy onto the website. The change will apply from the date that we upload the revised policy.

Who do we collect your information from?

We collect personal information about you from:

- 1. third parties where you have authorised this or the information is publicly available.
- 2. You, when you provide that personal information to us directly or indirectly, including via our website, electronic forms or through any contact with us (e.g. telephone call, mail or email).

If possible, we will collect personal information from you directly.

How we use your personal information

We will use your personal information:

- 1. to verify your identity
- 2. to provide services and products to you
- 3. to market our services and products to you, including contacting you electronically (e.g. by text or email for this purpose)
- 4. to improve the services and products that we provide to you
- 5. to undertake credit checks of you (if necessary)
- 6. to bill you and to collect money that you owe us, including authorising and processing credit card transactions
- 7. to respond to communications from you, including a complaint
- 8. to conduct research and statistical analysis (on an anonymised basis)
- 9. to protect and/or enforce our legal rights and interests, including defending any claim for any other purpose authorised by you or the Act.

Disclosing your personal information

We may disclose your personal information to:

1. another company within our group



- 2. any business that supports our services and products, including any person that hosts or maintains any underlying IT system or data centre that we use to provide the website or other services and products
- 3. a credit reference agency for the purpose of credit checking you
- 4. other third parties (for anonymised statistical information)
- 5. a person who can require us to supply your personal information (e.g. a regulatory authority)
- 6. any other person authorised by the Act or another law (e.g. a law enforcement agency)
- 7. any other person authorised by you.

Protecting your personal information

We will take reasonable steps to keep your personal information safe from loss, unauthorised activity, or other misuse.

Accessing and correcting your personal information

Subject to certain grounds for refusal set out in the Act, you have the right to access your readily retrievable personal information that we hold and to request a correction to your personal information. Before you exercise this right, we will need evidence to confirm that you are the individual to whom the personal information relates.

In respect of a request for correction, if we think the correction is reasonable and we are reasonably able to change the personal information, we will make the correction. If we do not make the correction, we will take reasonable steps to note on the personal information that you requested the correction.

If you want to exercise either of the above rights, email us at [*insert email address*]. Your email should provide evidence of who you are and set out the details of your request (e.g. the personal information, or the correction, that you are requesting).

We may charge you our reasonable costs of providing to you copies of your personal information or correcting that information.

Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We suggest you review that site's privacy policy before you provide personal information.

Contacting us

If you have any questions about this privacy policy, our privacy practices, or if you would like to request access to, or correction of, your personal information, you can contact us at <u>info@bizsolutions.co.nz</u>