

PRIVACY STATEMENT

Financial Doctors Limited is committed to protecting your privacy. This privacy statement outlines how we collect, store, use and share your personal information. For more information, read our full privacy policy.

Our Commitment to Protect your Privacy

We understand how important it is to protect your personal information. This document sets out our privacy commitment in respect of personal information we hold about you and what we do with that information.

It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Privacy Principles set out in the Privacy Act 1993 (or any successor legislation) (the Privacy Act) and all other applicable laws. This Privacy Policy applies in addition to, and does not limit, our rights and obligations under the Privacy Act and other applicable laws.

Who are we?

References in this Privacy Policy to “we”, “us” and “our” means Financial Doctors Limited acting through a Financial Adviser (Amitesh Singh).

Your Authorisation

By providing us with personal information, engaging us to provide you with services, or by using our website, you consent to the collection, use, storage, and disclosure of personal information in accordance with this Privacy Policy.

Changes to our Privacy Policy

We may change our Privacy Policy from time to time, by publishing an updated version on this page, to reflect changes in the law and our business needs so long as the changes do not disadvantage you. By continuing to engage us or use our website you will be deemed to have accepted the updated Privacy Policy.

What Information do we Collect?

We may collect personal information about you, either directly from you or from other parties and we may generate information about you when we carry out our business.

The types of personal information we collect about you may include your:

- Contact information: your name, phone number, email address, postal address, physical address.
- Documents that verify your identity and other personal details: such as your passport or drivers' licence number.
- Subscriptions/preferences: when you subscribe to receive our newsletter or updates, as well as content preferences to help us identify which material you want to receive.
- Billing or purchase information.
- Technical information: information about the device used to access the website or other social media sites, such as IP address, browser type, time zone settings and mobile network information.

What do we do with it?

We collect and use your personal information to provide the information and services that you request from us, and to provide you with information about other services we consider appropriate.

When necessary, we may use your information to:

- Comply with our legal and regulatory obligations.
- Defend or enforce our rights - For example, to collect money owed to us.

How do we Collect your Personal Information?

Generally, we will collect your personal information directly from you.

For example, we collect your personal information directly from your use of our website and the information that you submit to the website.

We also collect your personal information if you use the “contact us” functionality on our website and you provide the personal information during conversations between you and us.

We may also collect your personal information from:

- NZ Financial Services Group Limited (NZFSG) and its related bodies corporate.
- Credit reporting agencies.

- Product Providers (e.g., during the term of any insurance we have arranged on your behalf, to answer your queries or assist you with your financial arrangements as your circumstances change). If applicable, the Product Providers may also periodically disclose your premium to us in connection with the payment of ongoing commission to us over the term of your insurance; and any other person authorised by you or the Privacy Act.

If you provide any personal information about anyone else to us, you confirm that you have collected that personal information in accordance with the Privacy Act and that the individual concerned has:

- Authorised the disclosure to us and the collection, use and disclosure of their personal information by us in accordance with this Privacy Policy; and
- Has been informed of their right to access and request correction of their personal information.

Updating your Personal Information

We will generally rely on you to ensure the information we hold about you is accurate. If any of your details change, please let us know as soon as possible by contacting us.

Who do we Share it with?

Besides our staff we may share this information with third parties who enable us to provide you with our services. These include:

- Your other professional advisers.
- Product providers.
- Our service outsources providers such as IT consultants, etc.
- NZFSG and its related bodies corporate.
- Product Providers and other prospective lenders, third parties or other intermediaries in relation to your insurance requirements (including a prospective insurer (if any), any person with whom a insurer proposes to enter into contractual arrangements, any trustee and any assignee or potential assignee of an insurer's rights);
- Our referral partners who can help you with other services.
- Investors, or any entity that has an interest in our business or any entity to whom we consider assigning or transferring any of our rights or obligations or selling all or part of our business.
- Anyone who we are legally required or authorised to share your information with, including regulators and government agencies.

- To auditors (such as NZFSG) to ensure we are providing services to you that are in your best interests, and in accordance with current regulations.
- Your employer and referees, as well as credit reporting and identity verification agencies; and
- Any other person or entity authorised by you or the Privacy Act.

You acknowledge and agree that prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that the person or organisation has a commitment to protecting your personal information at least equal to our commitment.

We will only share your personal information with third parties where it is necessary to help us do what we collected your information for, where it is required by law or where you give us authority to.

We require these third parties to adhere to our strict confidentiality requirements for handling personal information and we seek to ensure that they comply with the Privacy Act 2020.

Are you Required to Provide Personal Information to us?

You are not required to provide any personal information to us but if you choose not to it might affect our ability to provide services to you and your ability to obtain finance, insurance, and other Products from Product Providers.

In most circumstances it will be necessary for us to identify you to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

You may choose to interact with our website anonymously, but we will not be able to contact you unless you provide your personal information.

Access and Correction to your Personal Information

You may access and request correction of any of the personal information that we hold about you at any time by contacting us. We may charge a fee for our reasonable costs of retrieving and supplying the information to you.

Where do we Store it?

We use third party cloud-based software service providers to store and process the information we collect. We ensure that our cloud-based software service providers are subject to appropriate security and information handling.

Do we Disclose your Personal Information to anyone outside New Zealand?

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside New Zealand.

We may also disclose personal information to NZFSG, and its related bodies corporate, and third-party suppliers and service providers located overseas for some of the purposes listed above.

What are my Rights?

You do not have to provide information to us. If you choose not to provide necessary personal information when requested, we maybe be unable to provide certain information or services to you.

You have the right to ask for a copy of any personal information we hold about you, and to ask for it to be corrected if you think it is wrong.

If you have any questions / concerns about this privacy statement or you would like to ask for a copy of your information that we hold, or to have it corrected, please contact us on 0274 828 057 or email asingh@financialdoctors.co.nz.

We will acknowledge your complaint within three working days of its receipt. We will let you know if we need any further information from you to investigate your complaint. We strive to resolve complaints within 10 working days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact the Privacy Commissioner at:

Office of the Privacy Commissioner
P O Box 10-094 Wellington 6143,
New Zealand Fax: (04) 474 7595
Email: enquiries@privacy.org.nz
Telephone: 0800 803 909
Website: www.privacy.org.nz

Our Website

Cookies and IP Addresses

When you access our website, we may send a “cookie” (which is a small summary file containing a unique ID number) to your computer. This enables us to recognise your computer each time you visit our website. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited, to measure transaction patterns, to analyse trends, administer the website, track users’ movements, and gather broad demographic information. We use this to research our users’ habits so that we can improve our website and our service offering. Our cookies may record information such as your Internet Protocol (IP) address (that is, the electronic addresses of computers connected to the internet), your device and browser type, operating system, the pages or features of our site to which you have browsed and the time spent on those pages or features, the frequency with which the site is used by you, the search terms that you have used, the links on our site that a you have clicked on or used, and other usage statistics.

While our cookies do not collect personal information, if you submit your name and email address as part of your usage, then we will link that personal information with the cookies information that we have previously collected from you. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

Security

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

Links and Third-Party Advertisements

Our website may contain links to other websites operated by third parties. Our website may also display advertisements, which are hosted by third parties.

We make no representations or warranties in relation to the privacy practices of any third-party website or advertisement providers and we are not responsible for other privacy policies or the content of any third-party website or advertisements. Third party websites are responsible for informing you about their own privacy practices.

Our online advertising network partner may use cookies, web beacons or other web tracking techniques to collect non-personally identifiable information about your activities on the website and other websites that you may visit to provide you targeted advertising based upon your interests.

In addition, we have no knowledge of (or control over) the nature, content, and availability of those websites. We do not sponsor, recommend, or endorse anything contained on these linked websites. We do not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

Further Information

If you have any questions on our Privacy Policy or your personal information, please contact us: asingh@financialdoctors.co.nz or 0274 828057.

This Privacy and Website Policies were last updated in October 2021.