

Our Privacy Statement

Privacy Act Overview

The Privacy Act promotes and protects individual privacy. It has established privacy principles in relation to:

1. The collection, use and disclosure by public and private sector agencies, of information relating to individuals
2. The access by each individual to, and correction of, information relating to them which is held by public and private agencies.

The Privacy Act accordingly established 12 information principles;

- Principles 1,2,3 and 4 relate to the collection of personal information
- Principles 5 and 9 relate to the storage of personal information
- Principles 6 and 7 relate to the access to and correction of personal information
- Principles 8 and 10 relate to the use of personal information
- Principle 11 relates to the disclosure of personal information
- Principle 12 relates to the use of unique identifiers

In this policy:

"we" "us" "our" or "Debtworks" means Debtworks (NZ) Limited or any related company providing you with our services.

"you" means you, the person using our services, or visiting our website.

"services" means all goods or services we provide and anything else we do for you, including providing you with access to our website.

At Debtworks, we are committed to ensuring the privacy of your information. We understand how important the privacy of your personal information is to you and understand the need to safeguard and respect your rights under the Privacy Act. We strictly govern our own business activities by the Act's principles.

From time to time we collect, retain and use information about you that we reasonably believe will help us administer our business and provide you or our clients with relevant products, services and information.

The information we use is obtained from carefully scrutinised sources that comply with the requirements of the Privacy Act.

If visiting our website:

- Debtworks will not collect or monitor any personal information about you without your consent. The only personal information we collect is what you tell us about yourself and information about how you use our web site.
- Any information you transmit to us may be used by us, to, amongst other things, advise you of our products and services and those of selected third parties. You have the right to access and correct your personal information held by Debtworks (NZ) Limited.

Note that by using our web site:

- You agree that if you disclose your personal information to us, we may create a database record about you;
- If you register on our website, download any materials or conduct any other transaction, you agree for us to collect information necessary to provide you with the service you have requested, and you agree that this information may be disclosed to service partners (who may be third parties) for those purposes;
- You agree for us to use cookies on your browser (unless you remove them);

- You agree that we can contact you with information about products and services which may be of interest to you (unless you have stated you do not wish to receive these communications); and

Should we change our website privacy statement for any reason, such changes will always be posted to this page. Your continued use of our web site indicates your agreement with any future changes in Debtworks Privacy Policy.

Below is further detail which explains what information we collect, how and why.

- Who are "we"?
- What information we collect
- How we use your information
- How we use email
- Who we share your information with
- Use of cookies
- Your rights to the information
- What you can do to ensure your privacy
- Other policies applying to our services
- Changing the policy

Who are we

Debtworks (NZ) Limited is a debt collection and credit management company that offers you a full suite of debt collection and credit management services (including associated legal action). Debtworks Head Office is located at Level 6, 44 Anzac Avenue, Auckland, New Zealand. What information we collect

Debtworks collects personal information directly from the person concerned, from our clients (who are finance companies and other credit providers), or from public sources.

Our clients may supply your name, addresses, and date of birth, gender, employer, occupation and the type of account applied for. Details may also be provided relating to the conduct of your account. We do not hold any non-business-related details about you.

We also use information from public sources such as Court records and newspapers, and other publicly available publications and databases.

If you are just surfing and reading information on our website, then we collect and store the following information about your visit. The information generally falls into two categories:

1. personal information, provided voluntarily when you complete an online form or request for service; and
2. Aggregated information collected by our web server or third party systems we subscribe to for site traffic information.

The information we collect includes:

- the IP address of your machine when connected to the Internet and the domain name from which you are accessing the Internet
- the operating system and the browser your computer uses, and any search engine you are using
- the date and time you are visiting
- the URLs of the pages you visit
- technical information on browser connections
- traffic patterns
- audit logs of all activity
- if you provide it, your email address.

How we use your information

We may use your information for the following purposes:

- Complying with relevant legislation and regulations
- The daily administration and updating of our database and records
- The operation of services provided to our clients and members

Personal information is stored electronically.

We ensure that confidentiality is maintained, that the information is stored securely and the information is used only for those purposes for which it was obtained.

We also employ sophisticated electronic security systems to record any authorised user that accesses or views your personal information.

If visiting our website

- We use the information to measure the number of visitors to different parts of the site and, to allow us to enhance your experience on our site. In normal circumstances, this is anonymous statistical data and no attempt is made to identify users or their individual browsing activities. We use this aggregate data to evaluate our website performance and measure the interest in various areas of our site. Although we may publish aggregated information about usage patterns, we do not disclose information about individual machines except for the reasons set out below in this section.
- We may gather more extensive information if we are concerned, for example, about security issues.
- In the event of a fraud, dispute, or other extraordinary circumstances, audit logs and IP address information may be analysed for troubleshooting purposes. If we come across a suspicious looking transaction, we will investigate it to ensure there is no breach of security. Occasionally, this may involve one of our staff members contacting you to verify information.

We will not however, use your personal information for any purpose that is not related to the products or services we provide to you or our clients, or for any purpose for which you would not reasonably expect us to use the information. How we use email

If you choose to provide us with personal information such as your email address, for example by filling out an electronic query or order form or as a registered customer to our online access, we may use your email address to advise you of any upgrades or changes to this service.

We may also use your email address to periodically send online survey or promotional emails about product and service offers by Debtworks. Whenever we send you a survey or promotional email, we will give you the option to opt-out of further emails of this nature. Who we share your information with

Information about you is used by us and our suppliers to carry out our business for you or our clients.

We may also disclose information to our clients or other third parties where:

- you have authorised us to, or
- where disclosure is connected to the purpose for which it was collected; or
- when required or permitted by law.

Note your authorisation may not be required in all cases, such as access by certain public sector agencies and those involved in court proceedings.

If we think it is necessary, we may disclose information to relevant law enforcement authorities or government departments. Use of Cookies

Debtworks' website places a cookie on the hard drive of your computer to gather non-personal information about visitors to our website.

A "cookie" is a data file which allows Debtworks to track and target the interests of users. The use of cookies is now an industry standard, and you will find them used on most major web sites. Cookies are widely used on websites to help with navigation and to help personalise your experience when you visit a website.

The only information collected by us is the number of visitors to our site, when they visit, what and how many pages are viewed and technical information on browser connections. We do not record any other personal information about you.

Our only use of this information is in analysing responses to our online advertising and use of our website. We may use 'cookies' to provide you with access to tailored information and services from our website, and to serve you better when you return to it.

While we recommend that users enable cookies on their browsers in order to enjoy all the features of the site, the decision remains in the hands of the individual. You should be able to instruct your browser not to accept cookies, or to notify you when you receive them. You do not need to accept cookies to access our services on the Internet, but if you choose not to accept them, some information may not be available to you. The management of cookies will be different depending on each user's PC - refer to your browser help menu for further information. You can also obtain more information on the Internet; for example, by visiting www.microsoft.com or www.netscape.com. Your rights to the information

You have the right to access and correct this information subject to the provisions of the Privacy Act 1993.

We make every effort to keep your personal details up to date. You may at any time access and change your personal information or any subscribed services. If you are a registered user, you can easily access your personal information if you login as a member of our online access.

Otherwise you may at any time check the information we hold by calling 09 309 4242 or emailing privacy@debtworks.co.nz.

While Debtworks hopes that you benefit from our product and service offers, at any time, you always have the option to opt out from participating in our product and service offers.

We also offer you the ability to opt out of receiving information of our products and services at the point of collection, by accessing and changing your personal information or by sending an e-mail to us at askus@debtworks.co.nz. Please allow some time for this request to be processed.

As we cannot distinguish the age of persons who access our site, a blanket privacy policy is applied. Debtworks (NZ) Ltd does not intend nor does it seek to receive any personal information from minors. Should a parent or guardian have reason to believe that a minor has provided Debtworks with personal information without their prior consent, please contact us to ensure that the information is removed and unsubscribe them from any promotional contact opportunities. What you can do to ensure your privacy

To prevent un-authorized access, maintain data accuracy and ensure appropriate use of any customer supplied information, we have put in place physical, electronic and managerial processes to protect the information we collect.

Additionally, all stored customer information is protected from unauthorised access through the use of secure passwords, user log-on and other security procedures.

Debtworks will endeavour to take all reasonable steps to keep secure any information which we hold about you. Unfortunately, despite the aforementioned technology and security features, no data transmission over the Internet can be guaranteed to be 100% secure, so we cannot give an absolute assurance that the information you provide to us will be secure at all times, and we cannot be responsible for any event arising from unauthorised access to your personal information. Debtworks will not be held responsible for events arising from third parties gaining unauthorized access to your personal information.

In you are an online user to our website you can play your part in safeguarding your personal information by never disclosing your Login password or account information to anybody. Whenever you login as a member on Debtworks, particularly on somebody else's computer or on public internet terminals, you should always logout at the end of your session. Your assistance will help us protect the privacy of your personal information.

If you become aware of any security breach, please let us know as soon as possible. Other policies applying to our services

In addition to our Privacy Policy, our relevant terms and conditions apply to your use of our services. It is important that you are familiar with our terms and conditions. Please read them in conjunction with this policy. It includes our site management rights.

If you are a Debtworks customer, Debtworks' Terms and Conditions apply to your use of Debtworks services. If you have online access to our services, Debtworks's online access Terms and Conditions also apply to you.

Choose the Terms and Conditions that refer to the Debtworks service you use. The relevant Terms and Conditions set out our commitments to you regarding collecting, holding and using information about you.

Additionally, if you do provide us with personal information via your use of this site - for example by allowing the use of cookies or by filling out an electronic query form - we may link this information to your Debtworks customer profile. We may also use this information to improve the website for different customer profiles. Changing this policy

We may change this policy at any time by changing or removing existing terms or adding new ones. Changes may take the form of a completely new policy. We will tell you about any changes by posting an updated policy on our website. Any change we make applies from the date we post it on the website.

If you have any questions about Debtworks' online privacy policy or have any reason to believe that a breach of privacy has occurred, please contact us at privacy@debtworks.co.nz.

Thank you for taking the time to understand the Debtworks Privacy Policy.