



## PRIVACY POLICY

### KINGBIRD LIMITED Privacy Policy

Pursuant to the Privacy Act 2020, this Privacy Policy governs the way Kingbird Limited collects, uses, maintains and discloses information collected from users ("User" and "you") of the kingbird.co.nz website or via one of our advisors.

### GENERAL PURPOSE OF COLLECTION

Kingbird Limited ("kingbird", "we" and "us") needs to collect personal information from you and from others and share your information with others to:

Assess your application for credit, or offer a service or market a product to you that is either our product or a product that we market or administer or conduct market research, where the information is combined with other information and in a form that does not identify you or meet our internal operational requirements, such as for credit and risk management, system or product development and planning, insurance, audit and administrative purposes; or to facilitate the transfer or assignment of our rights.

### CONSENT

By agreeing to this Privacy Policy, you consent and authorise us to:

1. Provide your personal information to a credit reporter, including Equifax New Zealand Information Services and Solutions Limited or Dun & Bradstreet (New Zealand) Ltd, for identity verification, credit reporting (including comprehensive credit reporting) and monitoring services both now and in the future.
2. Make disclosure of any personal information to any third party that provides services to us, including but not limited to any bank, law firm, other professional, debt collection agency, a market research firm, insurer, potential assignee, transferee or another person whom we anticipate entering into contractual relations in connection with this loan, any third party who has or may have a financial interest in this loan, or any other person or organisation authorised by you, who has agreed only to collect, hold, use, and share your personal information for the purposes for which it has been given to them.
3. Disclose and receive your personal information, including but not limited to details of this loan, any associated loan application, any financial dealings you may have with us, your address, telephone number(s), the place where you work, details of your income and any convictions you may have, with the organisations set out in paragraphs 1 and 2 above and in relation to the purposes listed above. You have a right to ask us not to use your personal information for the purpose of marketing or offering a service to you.

Please Note:

- If you do not consent, we will not be able to consider your application.
- The lenders we work with may also use your personal information in the above ways.

By using our services, you accept this Privacy Policy. If you do not agree to this Policy, please do not use our Website or Services.

### WHAT WE COLLECT

#### Personal identification information

We may collect the following information:

- Your name, email address and contact information.
- Information necessary to verify your identity as required by anti-money laundering laws.
- Demographic information such as postcode, preferences and interests.
- Other information relevant to customer surveys and/or special offers.

- Financial details pertaining to a loan application or other financial services.

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our website, register on the website, place an order, fill out a form, or fill out a form we provide you.

We may use that information:

- to consider this application.
- to consider any future application for products or services which involves you.

We can also use it:

- to administer and monitor products or services provided to you.
- to comply with legal and regulatory requirements (including identity verification requirements)
- to provide you with information about other products or services, including those of selected third parties
- generally, to develop and run our business; and
- as otherwise described in our Privacy Policy.

You agree that - for those purposes – we can provide information about you to, and obtain information about you from, other organisations or people we consider appropriate. Those organisations might include our service providers, other financial and insurance institutions, government departments, your employer or accountant, third parties for the purposes of fraud prevention, identity verification, and any other purposes relevant to those purposes (those third parties may retain information and use it for identity verification and fraud detection purposes), and other appropriate persons.

#### **Non-personal identification information**

- We may collect non-personal identification information about Clients whenever they interact with our Website. Non-personal identification information may include the browser name, the type of computer and technical information about Users' means of connection to our Website, such as the operating system and the Internet service providers utilized and other similar information.
- Web browser cookies: Our Website may use "cookies" to enhance User experience. A User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. You may choose to set your web browser to refuse cookies or to alert you when cookies are being sent. If you do this, some parts of the Website may not function properly.

#### **How we use collected information**

We may collect and use Users' personal information (via our Web site) for the following purposes:

- To run and operate our Website  
We may need your information to display content on the Website correctly.
- To personalise the Users' experience  
We may use the aggregated information to understand how our Users as a group use the services and resources provided on our Website.
- To improve our Website  
We may use feedback you provide to improve our products and services.

#### **How we protect your information**

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorised access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on the Website.

#### **Sharing your personal information**

We do not sell, trade, or rent Users' personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our

business partners, trusted affiliates and advertisers for the purposes outlined above. We may use third-party service providers to help us operate our business and the Website or administer activities on our behalf, such as sending out newsletters or surveys. We may share your information with these third parties for those limited purposes.

### **Third-party websites**

Users may find advertising or other content on our Website that links to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Website. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites that have a link to our Website, is subject to that website's own terms and policies.

### **Google Analytics cookies**

This website uses Google Analytics to help analyse how visitors use this website. Google Analytics uses “cookies”, which are small text files placed on your computer, to collect standard internet log information and visitor behaviour information in an anonymous form.

The anonymous information generated by Google Analytics cookies about your use of this website is transmitted to Google. This information is processed to compile statistical reports on website activity for this website only.

### **Google Remarketing**

We may use Google AdWords Remarketing to advertise Kingbird across the Internet on the Google Display Network. AdWords remarketing may display ads to a User based on what parts of the Kingbird website you have viewed by placing a cookie on your web browser.

This cookie does not in any way identify you individually or give access to your computer or mobile device. The cookie is used to indicate to other websites that “This User visited a particular page, so show them ads relating to that page.”

Google AdWords Remarketing allows us to tailor our marketing to better suit your needs and only display ads that are relevant to you.

If you do not wish to see ads from Kingbird, you can opt-out in several ways:

- 1. Opt out of Google’s use of cookies by visiting Google’s [Ads Settings](#)
- 2. Opt out of a third-party vendor’s use of cookies by visiting the [Network Advertising Initiative opt-out page](#).

### **CHANGES TO THIS PRIVACY POLICY**

Kingbird has the discretion to update this privacy policy at any time. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

### **ELECTRONIC COMMUNICATIONS**

You consent to us communicating with you electronically with respect to your application and/or loan. You also consent to us sending you marketing material and/or messages electronically or otherwise, even after you have repaid your loan in full. We will always give you the ability to opt-out or unsubscribe from our emails. We may use third-party service providers to help us send out newsletters or surveys.

### **CONTACTING US**

If you have any questions about this Privacy Policy or your dealings with us, please email us at [admin@kingbird.co.nz](mailto:admin@kingbird.co.nz)

By Accessing the Kingbird website, I Agree to the above conditions: