



CROWE HORWATH NEW ZEALAND-WIDE POLICY

Operations

Privacy Policy

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Purpose

We are committed to protecting privacy and confidentiality in accordance with the Financial Markets Authority (FMA), Chartered Accountants Australia New Zealand (CA ANZ), Code of Ethics and the Privacy Act 1993 (“**Privacy Act**”), and it is one of our prime responsibilities, that any personal or sensitive information provided to us is not used for any other purpose than that of which is intended and expected. This Privacy Policy describes our current policies and practices for collecting, handling, using and disclosing personal information. It also deals with how to complain about a breach of the privacy laws, how individuals can access the personal information we hold about them and how to have that information corrected.

Scope

This Privacy Policy applies to Findex Group Limited and its affiliated entities, of which Findex Advice Services NZ Limited, Crowe Horwath NZ Financial Advice Limited and Crowe Horwath (NZ) Limited are members, including its related bodies corporate (as that term is defined under the Companies Act 1993) will protect the personal information of individuals in accordance with the above.

What is personal information?

Personal information includes any information or opinion about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether Findex have kept a record of it.

We may collect personal information about the following individuals:

- Clients including but not limited to Trusts, Trustees, Self-Managed Superannuation Funds, and Companies;
- prospective clients;
- service providers or suppliers;
- prospective employees, employees and contractors; and
- other third parties with whom we come into contact.

The above listed are referred to as ‘individuals’ in this policy.



The information that Findex seeks to collect will depend on the products or services that it recommends or provides. If an individual does not allow Findex to collect all of the information requested, Findex may not be able to deliver all of those services effectively.

Whereby Findex receives unsolicited personal information about individuals, if possible, Findex will return the unsolicited personal information to the person who provided it. In all other cases, we destroy the information, unless the personal information is relevant to Findex purposes for collecting personal information.

What kind of personal information does Findex collect and hold?

Findex will not collect any personal information except when the individual has knowingly provided that information to us or authorised a third party to provide that information to us.

Findex may ask for identification information. This information may include but is not limited to name, address, contact details, date of birth, and IRD number.

We will not use identifiers assigned by the Government, such as an IRD number, for our own file recording purposes.

Findex may collect and hold additional personal information about individuals. This could include transaction information or making a record of queries or complaints an individual makes and, if they make an insurance claim, collecting additional information to assess the claim.

The collection of sensitive information is restricted by the Privacy Act. This includes information about religion, racial or ethnic origin, political opinions, criminal record, and sexual orientation. It also includes health information and biometric information.

Generally, Findex only collects this sort of information if it is necessary to provide a specific product or service and the individual has consented to that collection. For example, we may collect health information about the individual to process a claim under an insurance policy or collect voice biometric information to verify identity or authorise transactions.

What if an individual chooses not to provide some information?

Findex may be unable to provide its services if it does not have all the relevant information it requires to deliver such services.



For what purposes does Findex collect, hold, use and disclose personal information?

The main reason Findex collect, use, hold and disclose personal information is to facilitate the provision of its service offerings. This includes:

- checking whether an individual is eligible for the product or service;
- assisting where online applications are not completed;
- providing the product or service; and
- helping to manage the product or service

Findex may also use information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to its products or services and to help run the business. Findex may also use information to tell individuals about products or services that it feels may interest them.

What service offerings does Findex provide?

Findex understands the importance of a holistic service offering, whereby its clients can see their goals, needs and expectations being met. This approach encompasses:

- Wealth Management
- Self-Managed Super Fund
- Lending
- Tax
- Accounting
- Insurance, including general and risk
- Specialist Services, including specialist tax
- Business Advisory
- Corporate Finance
- Audit and Assurance
- Corporate Benefits
- Risk and Management Consulting

How does Findex collect personal information?

Findex collects most of the personal information directly from the individual. This can be done electronically (see section "Does Findex collect personal information electronically?" of this policy for more information).

Findex also collects personal information about an individual from other areas of its business including sharing information amongst other Findex subsidiaries and related parties or from third party organisations. This may happen without the individual's direct involvement. For instance, Findex will collect personal information about an individual from:

- publicly available sources of information;
- the individual's external representatives (including legal adviser, mortgage broker, executor, administrator, guardian, trustee, or attorney);
- the individual's other Findex representatives (including Accountant, mortgage broker, general insurance broker, business advisory adviser);
- the individual's employer;



- other organisations, who jointly with Findex, provide products or services to the individual;
- commercial information service providers, such as companies that provide fraud prevention reports; and
- insurers, re-insurers and health care providers

What laws require or authorise Findex to collect personal information?

Findex is required or authorised to collect:

- certain identification information about an individual by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and Anti-Money Laundering and Countering Financing of Terrorism Act Commencement Order 2011;
- tax residency information by the Tax Administration Act 1994 and Foreign Account Tax Compliance Act (FATCA)
- an individual's IRD Number, if they choose to provide it, by the Income Tax Act 2007; and
- certain information in relation to the individual's application if they have applied for insurance as required by the Insurance Law Reform Act 1977.

How does Findex hold personal information?

Findex strives to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. Much of the information Findex holds about an individual will be stored electronically in secure data centres, which are located in Australia, and owned by either Findex or external service providers. This does not include third parties backing up or mirroring their data in overseas jurisdictions. Some information Findex holds about an individual will be stored in paper files and these files may be held in secure offsite storage.

Findex use a range of physical and electronic security measures to protect the security of the personal information they hold. For example:

- access to information systems is controlled through identity and access management;
- employees are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- regular monitoring and review their compliance with internal policies and industry best practice

Findex take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used.



Who does Findex disclose personal information to, and why?

Findex may provide personal information about individuals to external organisations. To protect personal information, Findex enter into contracts with their service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information Findex disclose to them for the specific role they ask them to perform.

Generally, Findex disclose personal information to organisations that help them with their business. These may include:

- Findex agents, contractors and external service providers (for example, mailing houses and technology service providers);
- insurers, re-insurers and health care providers;
- payment systems operators (for example, merchants receiving card payments);
- other organisations, who jointly with Findex, provide products or services to the individual;
- financial services organisations, including banks, superannuation funds, stockbrokers, custodians, fund managers and portfolio service providers;
- debt collectors;
- Findex legal advisers or auditors;
- An individual's representatives (including their legal adviser, accountant, mortgage broker, executor, administrator, guardian, trustee, or attorney);
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- IT Service Providers;
- external dispute resolution schemes; and
- Regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event

We may also disclose an individual's personal information to others where:

- Findex are required or authorised by law or where they have a public duty to do so;
- The individual may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- Findex are otherwise permitted to disclose the information under the Privacy Act.

How might we use or disclose credit information?

In relation to credit information held by us, we will only use and disclose credit information for the following purposes:

- assessing an individual's credit worthiness and likelihood of approval for an application for credit;
- collecting payments that are overdue in relation to any credit that may be provided by us;
- dealing with a serious credit infringement we believe an individual has committed;
- assisting external dispute resolution scheme of which we are a member;
- if the disclosure is required or authorised by law;



- assisting the individual to avoid defaulting on his or her credit obligations; or
- the provision or management of credit to an individual.

We will only disclose credit information to the following recipients:

- a related body corporate;
- a person who will be processing an individual's application for credit;
- a person who manages credit;
- a credit provider if we believe an individual has committed a serious credit infringement, or the individual has consented to the disclosure;
- to a person considering whether to act as a guarantor or offer property as security and the individual have expressly consented to the disclosure;
- a debt collector;
- a mortgage insurer;
- a credit reporting body; and
- anyone else to whom the individual authorises us to disclose it.

Does Findex disclose personal information overseas?

Findex may disclose an individual's personal information to a recipient which is located outside New Zealand. This includes:

- Any financial institution which the individual holds an account with overseas where they have given Findex permission to make enquiries on their behalf.
- Other members of the Findex Group that are located outside New Zealand, in some circumstances.

Some encrypted data may be backed up or mirrored in overseas jurisdictions by third parties.

We will not send personal information to recipients outside of New Zealand unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act, the Information Privacy Principles and the Credit Reporting Privacy Code;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure

Does Findex use or disclose personal information for marketing?

Findex will use personal information to offer individuals products and services they believe may interest them but will not do so if the individual tells them not to. Findex may offer individuals products and services by various means, including mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising through Findex's website.

Findex may also disclose an individual's personal information to external companies who assist Findex to market their products and services to the individual, such as a mailing house.

If individuals do not wish to receive marketing offers from Findex, they must expressly request Findex not to do so.



Does Findex collect personal information electronically?

Findex will collect information from individuals electronically, for instance through internet browsing, mobile or tablet applications.

Each time an individual visits one of Findex's websites, Findex collects information about the individual's use of the website, which may include the following:

- The date and time of visits;
- Which pages are viewed;
- How users navigate through the site and interact with pages (including fields completed in forms and applications completed);
- Location information about users;
- Information about the device used to visit our website; and

Findex uses technology called cookies whenever an individual visits a Findex website. Cookies are small pieces of information stored on the individual's hard drive or in memory. Cookies can record information about an individual's visits to the site, allowing it to remember them the next time they visit and provide a more meaningful experience.

One of the reasons for using cookies is to offer individuals increased security. The cookies Findex send to an individual's computer cannot read their hard drive, obtain any information from their browser or command their computer to perform any action. Cookies are designed so that they cannot be sent to another site or be retrieved by any non-Findex site.

Findex won't ask individuals to supply personal information publicly over Facebook, Twitter, or any other social media platform that we use. Sometimes Findex may invite individuals to send their details to them via private messaging, for example, to answer a question. Individuals may also be invited to share their personal information through secure channels to participate in other activities, such as competitions.

Access to and correction of personal information

Under the Privacy Act, individuals have a right to seek access to information which we hold about them; although, there are some exceptions to this. They also have the right to ask us to correct information about them which is inaccurate, incomplete or out of date. To do so, they must contact Findex.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information. In processing an individual's request for access to their personal information, a reasonable cost may be charged if they have requested access more than once within twelve months. This charge covers such things as locating the information and supplying it to them.

There are some circumstances in which Findex are not required to give individuals access to their personal information. If Findex refuse to give an individual access to or to correct their personal information, Findex will give them a notice explaining the reasons why, except where it would be unreasonable to do so. If we refuse an individual request to correct their personal information, the individual also has the right to request that a statement be associated with their personal information noting that they disagree with its accuracy.



If Findex refuses an individual's request to access or correct their personal information, we will also provide them with information on how they can complain about the refusal.

Resolving privacy concerns and complaints

If an individual is concerned about how their personal information is being handled or if they have a complaint about a breach by Findex they must contact Findex.

Findex will acknowledge the complaint as soon as practical after receipt of the individual's complaint. Findex will let the individual know if they need any further information from the individual to resolve their complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days, but some complaints can take longer to resolve. If a complaint is taking longer, we will let the individual know what is happening and a date by which they can reasonably expect a response.

If the individual is unhappy with our response, there are other bodies they can go to.

Under the Privacy Act, an individual may complain to the New Zealand Privacy Commissioner about the way Findex handled their personal information.

The Commissioner can be contacted at:

Office of the Privacy Commissioner

P O Box 10-094

The Terrace

Wellington, 6143

Phone: 0800 803 909

Email: enquiries@privacy.org.nz

Website: privacy.org.nz

Contact

Findex's Privacy Officer can also be contacted in relation to privacy concerns by writing to Level 17, 181 William Street, Melbourne VIC 3000 or emailing complaints@findex.com.au

Changes to the Privacy Policy

We may change the way we handle personal information from time to time for any reason. If so, we will update this Privacy Policy. An up-to-date version is available on YGM.