

Privacy Statement

Privacy Statement – 15th March 2021

This is the privacy notice of Backbone NZ (2018) Ltd. In this document, “we”, “our”, or “us” refer to Backbone NZ (2018) Ltd.

We are BackboneNZ (2018) Ltd, company number (6952295) registered in New Zealand.

Our registered office is at 251 Broadway Avenue, New Zealand.

Our contact number is 0800 954 478.

Our email address is admin@backbonenz.co.nz.

This is a notice to inform you of our policy about all information that we record about you. It covers both information that could identify you and information that could not.

This privacy statement outlines how we collect, store, use and share your personal information. For more information, read our full [privacy policy](#). It is of utmost importance to us to protect your privacy and confidentiality. We understand that users of our web site may be concerned about the use of their data and that they require some affirmation that their data will not be used for any purpose unintended by them and will not accidentally fall into the hands of a third party. Our policy is both specific and strict. It complies with New Zealand law. If you think our policy falls short of your expectations or that we are failing to abide by our policy, do please tell us.

We regret that if there are one or more points below with which you are not happy, your only recourse is to leave our web site immediately.

Except as set out below, we do not share, or sell, or disclose to a third party, any personally identifiable information collected at this site.

What information do we collect and what do we do with it?

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. 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 (including Anti Money Laundering/Counter

Financing of Terrorism compliance and audit and reporting requirements).

• Defend or enforce our rights - For example, to collect money owed to us.

Here is a list of the information we collect from you, either through our web site or because you give it to us in some other way, and why it is necessary to collect it:

1. Business and personal information

This includes basic identification and contact information (such as your name, phone number, email address, postal address, physical address) and includes all information given to us in the course of your business and ours, such as information you give us in your capacity as our client. We undertake to preserve the confidentiality of the information and of the terms of our relationship. It is not used for any other purpose. We expect you to reciprocate this policy.

Backbone NZ (2018) Ltd may collect personal information directly from you for insurance-related purposes including a request to find an adviser, such as:

- Completing and submitting the Contact Us form
- Completing and submitting the Home and Content Application form
- Completing and submitting the Motor Vehicle Application form
- Completing and submitting the Business Application form
- Completing or submitting any Online application and/or Specific Campaign forms.

We use the personal information collected from you using our online forms to forward to one of our accredited advisers to provide further information or assess your specific request only. We have contractual commitments from our advisers to also protect your personal information.

The Privacy Act 2020 gives you the right to retract your application form, request for your information to be corrected or revised.

This information is used:

1.1. to provide you with the services which you request;

1.2. for verifying your identity for security purposes;

1.3. for marketing our services and products;

1.4. information which does not identify any individual may be used in a general way by us or third parties, to provide class information, for example relating to demographics or usage of a particular page or service.

We keep information, which forms part of our business records for a minimum of seven years since we may need it in some way to support a claim or defence in court. Seven years is also the period within which our tax collecting authorities may demand to know it.

2. Market place information

When we obtain information from you specifically to enable you to buy a service offered on our web site by another company or person, we assume that in giving us your information, you are also giving us permission to pass it to the relevant company or person.

3. Your domain name and e-mail address

This information is recognised by our servers and the pages that you visit are recorded. We shall not under any circumstances, divulge your e-mail address to any person who is not an employee or contractor of ours and who does not need to know, either generally or specifically. This information is used:

- 3.1. to correspond with you or deal with you as you expect;
- 3.2. in a collective way not referable to any particular individual, for the purpose of quality control and the improvement of our site;
- 3.3. to send you news about the services for which you have signed up;
- 3.4. to tell you about our other services or the services of sister web sites.

4. Information you post on our website

Information you send to us by posting to a forum or blog or in your advertisement, is stored on our servers. We do not specifically use that information except to allow it to be read, but you will see in our terms and conditions that we reserve a right to use it in any way we decide.

5. Website and technical usage 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. We may use software embedded in our website (such as JavaScript) to collect information about pages you view and how you have reached them, what you do when you visit a page, the length of time you remain on the page, and how we perform in providing content to you.

6. Note on padlock symbols and other trust marks

Many companies offer certification and an icon or other small graphic to prove to site visitors that the site is safe. Some certify to a high level of safety. Others are more concerned to take our money than to provide a useful service. We do not handle information about your credit card so do not subscribe to any such service.

7. Information we obtain from third parties

Although we do not disclose your personal information to any third party (except as set out in this notice), we do receive data which is indirectly made up from your personal information, from software services such as Google Analytics and others. No such information is identifiable to you.

8. Content you provide to us with a view to be used by third party

If you provide information to us with a view to it being read, copied, downloaded, or used by other people, we accept no responsibility for what that third party may do with it. It is up to you to satisfy yourself about the privacy level of every person who might see your information

9. Cookies

Cookies are small text files that are placed on your computer's hard drive through your web browser when you visit any web site. They are widely used to make web sites work, or work more efficiently, as well as to provide information to the owners of the site.

Like all other users of cookies, we may request the return of information from your computer when your browser requests a web page from our server. Cookies enable our web server to identify you to us, and to track your actions and the pages you visit while you use our website. The cookies we use may last for a single visit to our site (they are deleted from your computer when you close your browser), or may remain on your computer until you delete them or until a defined period of time has passed.

Here are the ways we use cookies:

9.1. to record whether you have accepted the use of cookies on our web site. This is solely to comply with the law. If you have chosen not to accept cookies, we will not use cookies for your visit, but unfortunately, features of our site may not work well for you.

9.2. to allow essential parts of our web site to operate for you.

9.3. to operate our content management system.

9.4. to operate the online notification form – the form that you use to contact us for any reason. This cookie is set on your arrival at our web site and deleted when you close your browser.

9.5. to enhance security on our contact form. It is set for use only through the contact form. This cookie is deleted when you close your browser.

9.6. to collect information about how visitors use our site. This cookie collects information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from, and the pages they visited.

9.7. to store your personal information so that you do not have to provide it afresh when you visit the site next time. This cookie will last for 90 days.

9.8. to enable you to watch videos we have placed on YouTube. YouTube will not store personally identifiable cookie information when you use YouTube's privacy-enhanced mode.

10. Sending a message to our support system

When you send a message, we collect the data you have given to us in that message in order to obtain confirmation that you are entitled to receive the information and to provide to you the information you need. We record your request and our reply in order to increase the efficiency of our business / organisation. We do not keep any personally identifiable information associated with your message, such as your name or email address.

11. Complaints

When we receive a complaint, we record all the personal information you have given to us. We use that information to resolve your complaint. If your complaint reasonably requires us to contact some other person, we may decide to give to that other person some of the information contained in your complaint. We do this as infrequently as possible, but it is a matter for our sole discretion as to whether we do give information, and if we do, what that information is.

Complaint information may be passed onto an external disputes resolution scheme if requested in the event a complaint cannot be resolved.

We may also compile statistics showing information obtained from this source to assess the level of service we provide, but not in a way that could identify you or any other person.

12. Re-marketing

We may use re-marketing from time to time. This involves Google or some other supplier placing a tag or marker on your website in order to be able to serve to you an advert for our products / services when you visit some other website.

13. Affiliate information

This is information given to us by you in your capacity as an affiliate of us or a customer or client of ours. Such information is retained for business use only. We undertake to preserve the confidentiality of the information and of the terms of our relationship. It is not used for any other purpose. We expect any affiliate to agree to reciprocate this policy. As an exception to this, we have the right to disclose your first name and URL of your affiliate connection to other affiliates and to any other person or organisation, on and off site. The reason is solely to enable us to mention winners and others whose performance as an affiliate is in some way outstanding.

Who do we share your information with?

Besides our staff and our related company we may also 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 outsource providers such as IT consultants, custodians, etc.

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.

Where do we store it?

We use a third party cloud service provider (Google Drive Cloud Storage) to store and process the information we collect. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

Use of site by children

We do not market to children, nor do we offer products or services for sale to children. If you are under 18, you may use our site only with consent from a parent or guardian.

Disclosure to Government and their agencies

We are subject to the law like everyone else. We may be required to provide information to legal authorities if they so request or if they have the proper authorisation such as a search warrant or court order.

Compliance with the law

This confidentiality policy has been compiled in order to comply with the law of every jurisdiction in which we aim to do business. If you think it fails to satisfy the law of your country, we should like to hear from you, but ultimately it is your choice as to whether you wish to use our website.

Review or update personally identifiable information

At any time, you may review or update the personally identifiable information that we hold about you, by contacting us at the address and contact details above. To better safeguard your information, we will also take reasonable steps to verify your identity before granting access or making corrections to your information.

Removal of your information

You have rights of access to, and correction of, the personal information we hold about you. If you wish for us to remove personally identifiable information from our web site, you may contact us at admin@backbonenz.co.nz. To better safeguard your information, we will also take reasonable steps to verify your identity before granting access or making corrections to your information.

Data may be “processed” outside New Zealand

Our web sites are hosted in New Zealand. We also use outsourced services in countries outside New Zealand from time to time in other aspects of our business. Accordingly, data obtained within the New Zealand may be “processed” outside New Zealand and data obtained in any other country may be processed within or outside that country.

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 about this privacy statement or you'd like to ask for a copy of the information we hold on you, or to have it corrected, please contact us at compliance@mortgagelink.co.nz or 0800 466 784.

If you have any question regarding the privacy policy, please contact using the contact information below:

Backbone NZ (2018) Ltd
Privacy Officer / Compliance Department
251 Broadway Avenue, Palmerston North 4410
0800 954 478
admin@backbonenz.co.nz

This Privacy Policy was last updated in March 2021.