

Privacy Statement



EF Advice Limited T/A The Home Loan Collective (referred to in this privacy statement as “we”, “our” or “us”) takes your privacy and protection of your information very seriously. We are bound by the Privacy Act 2020 when handling personal information. We collect, hold, use, and disclose your personal information in accordance with this privacy statement.

The purpose of this privacy statement is also to inform you of your rights in relation to your personal information. If you have any questions about this policy, please contact us by email at eve@homeloan.co.nz

We reserve the right to update this privacy statement at any time and for any reason, so we encourage you to make sure that you are familiar with the current version of our Privacy Statement. Any change we make applies from the date the updated Privacy Policy is posted on our website.

What is personal information?

Personal information is information about an identifiable individual. It includes (but is not limited to) name, address, contact details, date of birth, occupations, payment details, employment history and/or details, education and qualifications, financial information, testimonials and feedback, evidence of source of funds or source of wealth (in some cases) and other information.

Why do we collect personal information?

We only collect personal information to conduct our business, to provide you (if you are a client) our services, emailing (subject to you giving us your consent) updates, event invitations and publications that we think you may be interested in, and to meet all our legal obligations (including in relation to anti-money laundering and countering financing of terrorism legislation). You do not have to voluntarily provide your personal information to us. However, if you do not provide us with certain personal information we request, we may not be able to provide our services to you or perform our obligation.

How do we collect your personal information?

Except as otherwise permitted by law, most of the personal information we collect is provided directly by you, or your authorised representative. We collect personal information about you when you visit our website, participate in any of our surveys, request (over the telephone, email, social media such as Facebook) our advice or service, ask us to send you our publications (such as newsletters), or when you otherwise interact with us. Please be aware that when you send us any information over the Internet you send it at your own risk because the Internet is not a secure environment.

We may also collect personal information from you through registration and attendance at seminars, business cards, and social media channels.

In some instances, we may collect your personal information from third parties – for example:

- we may use third parties to analyse traffic at our websites or to provide information security related services, and social media channels, which may involve the use of cookies; and
- in some circumstances we might collect personal information about an individual from a third party, such as an employment reference from another person; and We may also collect personal information about you from publicly available websites.

To whom might we disclose personal information?

We may disclose your personal information to:

- other companies or individuals who assist us in providing services or who perform functions on our behalf (such as mailing houses, hosting and data storage providers, specialist consultants and legal advisers);
- Product providers (such as but not limited to lenders and insurance companies);
- Financial advisers and financial advice providers who may use our services;
- other companies or individuals who perform checks (such as but not limited to compliance reviews and audits) that are necessary or desirable under law on our behalf;
- other companies, agencies or individuals that maintain databases against which your identity may be verified, which may include (but is not limited to) the New Zealand Department of Internal Affairs, and New Zealand Transport Agency;
- social media sites on which we may have a presence;
- courts, tribunals and regulatory authorities (such as the Financial Markets Authority, and the Ministry of Justice in New Zealand);
- Office of the Ombudsman, where a complaint relates to official information;
- any person or agency we believe could assist in responding to a serious privacy breach.
- Office of the New Zealand Privacy Commissioner, where a complaint relates to breach of the Privacy Act 2020;
- Human Rights Commission, where a complaint relates to discrimination;
- CERT NZ, where appropriate to assist with the management of a voluntarily notified privacy breach
- Overseas privacy regulator, where a complaint relates to the actions of an overseas agency; and
- anyone else to whom you authorise us to disclose it.

Except as described above, we will not disclose your personal information without your written or oral consent, unless we are required to do so by applicable law.

Storage of personal information

We may store personal information we collect in any format we choose at our office at 402 Main Road Stoke, Stoke 7011 or at premises outside our offices, including data storage facilities or online storage located within or outside New Zealand, which may be operated by independent service contractors.

Where your personal information is transferred outside New Zealand we will ensure the intended recipient has provided appropriate safeguards and that requisite rights and remedies in relation to the personal information remain available, or we will obtain your explicit consent for the transfer.

Management of personal information

We take reasonable steps to protect the security of personal information. All our personnel (including but not limited to third-party service providers) are required to hold personal information and the privacy of individuals in confidence.

We take reasonable steps (such as, but not limited to, use of physical security and restricted access to electronic records) to protect personal information we hold from misuse and loss and from unauthorised access, modification, or disclosure.

Where we no longer require your personal information, we will comply with our legal obligations in respect of that information.

Your right to access and correct your personal information we hold

You have the right to request access to any personal information we hold about you, and to ask for it to be corrected if you think that it is wrong. If you'd like to exercise that right, or ask us anything else in relation to your privacy, please ask the person you are dealing with, send us an email to eve@homeloanco.nz or send a letter to:

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