

# Privacy Statement

## Privacy Statement – 1 May 2026

This is the privacy statement of Fair Advice NZ Limited. In this document, “we”, “our”, or “us” refer to Fair Advice NZ Limited.

We are Fair Advice NZ Limited, company number (8049966) registered in New Zealand.

Our registered office is at 3 Springside Drive, Flatbush, Auckland 2019, New Zealand.

Our contact number is 0800 202 011.

Our email address is [info@fairadvice.co.nz](mailto:info@fairadvice.co.nz).

This privacy statement outlines how we collect, store, use and share your personal information. For more information, read our full [privacy policy](#).

### **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. 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.

The types of personal information we collect about you are set out below.

#### **1. Contact information**

This includes basic identification and contact information (such as your name, phone number, email address, postal address, physical address.)

Fair Advice NZ Limited may collect personal information directly from you, including from any request for us to contact you via online methods.

## **2. 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.

## **3. Note on padlock symbols and other trust marks**

Some companies offer certification, an icon or other small graphic to prove to website visitors that their site is safe. The level of safety varies depending on the certification. We do not take payments via our website and have taken the decision it is not necessary.

## **4. Information we obtain from third parties**

We do receive data from software services such as Google Analytics and others. Third-party websites have their own privacy and security policies and we encourage you read them.

## **5. Information you provide to us with a view to be used by a third party**

If you provide information to us with a view to it being read, copied, downloaded, or used by others, we accept no responsibility for what the third party may do with the information. We recommend you read the third party privacy policy.

- You have rights under the Privacy Act 2020 to request access to, and correction of, information about you that is stored or held by the Adviser, NZHL Group members, LFG, and any other organisation who deals with your application. These rights are subject to the Act.
- You are aware that we will share your information with any of the lenders named below for the purpose of assessing your application. Any lender we share your information with for the purposes of assessing a loan application will hold the information in accordance with its Privacy Statement, available on their website as listed below.
- You are also aware that if you implement a loan we recommend with a lender who pays ongoing commission that lender may, from time to time, provide us with information about your loan balance for the purpose of supporting

ongoing service and advice

ANZ Bank New Zealand Ltd	<a href="https://www.anz.co.nz/about-us/privacy/">https://www.anz.co.nz/about-us/privacy/</a>
ASAP Finance	<a href="https://asapfinance.co.nz/contact-us/">https://asapfinance.co.nz/contact-us/</a>
ASB Bank Ltd	<a href="https://www.asb.co.nz/legal/privacy.html">https://www.asb.co.nz/legal/privacy.html</a>
Avanti Finance Ltd	<a href="https://www.avantifinance.co.nz/contact-us/">https://www.avantifinance.co.nz/contact-us/</a>
Bank Of China	<a href="https://www.bankofchina.com/nz/en/aboutus/">https://www.bankofchina.com/nz/en/aboutus/</a>
Basecorp Finance	<a href="https://www.basecorp.co.nz/">https://www.basecorp.co.nz/</a>
Bizcap NZ	<a href="https://www.bizcap.nz/">https://www.bizcap.nz/</a>
BNZ Ltd	<a href="https://www.bnz.co.nz/about-us/governance/privacy-policy">https://www.bnz.co.nz/about-us/governance/privacy-policy</a>
CFML	<a href="https://www.conradfundsmanagement.co.nz/">https://www.conradfundsmanagement.co.nz/</a>
China Construction Bank	<a href="https://nz.ccb.com/lng/newzealand/en/index.shtml">https://nz.ccb.com/lng/newzealand/en/index.shtml</a>
Co-operative bank	<a href="https://www.co-operativebank.co.nz/">https://www.co-operativebank.co.nz/</a>
Cressida Capital	<a href="https://cressida.co.nz/">https://cressida.co.nz/</a>
DBR Property Financiers	<a href="https://www.dbr.nz/">https://www.dbr.nz/</a>
Fico Finance	<a href="https://www.fico.co.nz/#contact">https://www.fico.co.nz/#contact</a>
Finbase	<a href="https://www.finbase.nz/contact">https://www.finbase.nz/contact</a>
First Mortgage Trust	<a href="https://fmt.co.nz/contact/">https://fmt.co.nz/contact/</a>
Funding Partners	<a href="https://fpl.co.nz/">https://fpl.co.nz/</a>
General Finance	<a href="https://generalfinance.co.nz/">https://generalfinance.co.nz/</a>
Go Lend	<a href="https://www.golend.co.nz/">https://www.golend.co.nz/</a>
Gold Band Finance	<a href="https://goldbandfinance.nz/contact/">https://goldbandfinance.nz/contact/</a>
Heartland Bank	<a href="https://www.heartland.co.nz/">https://www.heartland.co.nz/</a>
Kiwibank Limited	<a href="https://www.kiwibank.co.nz/contact-us/">https://www.kiwibank.co.nz/contact-us/</a>
Liberty Finance	<a href="https://www.libfin.co.nz/contact-us">https://www.libfin.co.nz/contact-us</a>
Metro Finance	<a href="https://metrofinance.co.nz/contact-us/">https://metrofinance.co.nz/contact-us/</a>
NBS	<a href="https://www.nbs.co.nz/">https://www.nbs.co.nz/</a>
Pallas Capital	<a href="https://pallascapital.co.nz/contact-us-2/">https://pallascapital.co.nz/contact-us-2/</a>
Peppermoney	<a href="https://www.peppermoney.co.nz/contact-us">https://www.peppermoney.co.nz/contact-us</a>
Pioneer Finance	<a href="https://pioneerfinance.co.nz/contact">https://pioneerfinance.co.nz/contact</a>
Property Funding Partners	<a href="https://propertyfunding.co.nz/contact-us/">https://propertyfunding.co.nz/contact-us/</a>
Prospa	<a href="https://www.prospa.co.nz/">https://www.prospa.co.nz/</a>
SBS Bank	<a href="https://www.sbsbank.co.nz/contact/contact-us">https://www.sbsbank.co.nz/contact/contact-us</a>
Southern Cross Partners	<a href="https://www.southerncrosspartners.co.nz/get-in-touch/">https://www.southerncrosspartners.co.nz/get-in-touch/</a>
Strata Funding	<a href="https://www.stratafunding.co.nz/51/contact-us/">https://www.stratafunding.co.nz/51/contact-us/</a>
The Cooperative Bank	<a href="https://www.co-operativebank.co.nz/contact-us">https://www.co-operativebank.co.nz/contact-us</a>
TSB	<a href="https://www.tsb.co.nz/contact">https://www.tsb.co.nz/contact</a>
Unity	<a href="https://unitymoney.co.nz/contact-us/">https://unitymoney.co.nz/contact-us/</a>
Vincent Capital	<a href="https://vincentcapital.co.nz/">https://vincentcapital.co.nz/</a>
Welcome Limited	<a href="https://www.welcome.co.nz/contact/">https://www.welcome.co.nz/contact/</a>
Westpac New Zealand	<a href="https://www.westpac.co.nz/contact-us/">https://www.westpac.co.nz/contact-us/</a>
Xceda	<a href="https://www.xceda.co.nz/about-us/contact-us/">https://www.xceda.co.nz/about-us/contact-us/</a>
Zagga	<a href="https://www.zagga.co.nz/contact/">https://www.zagga.co.nz/contact/</a>

## **6. 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 you with the information. We record your request and our reply, to increase the efficiency of our business. We do not keep any personal information associated with your message, such as your name or email address

## **7. Complaints**

When we receive a complaint, we record personal information you have given us. We use that information to help resolve your complaint, this may include providing personal information to others, if appropriate. For example, as part of the investigation process. If we are unable to resolve your complaint through our internal complaints process, we may need to provide personal information to the external disputes resolution scheme.

We may also compile statistics showing information obtained from this source to assess the level of service we provide. The information is de-identified.

## **8. 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 other websites.

## **Who do we share your information with?**

Besides our staff and our related companies, 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.

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 and/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 (Microsoft 365 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 may be required to provide information to legal authorities. We only provide personal information if they have the proper authorisation.

### **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 [info@fairadvice.co.nz](mailto:info@fairadvice.co.nz) or 0800 202 011.