

# Privacy Policy — Effective from August 2015 to August 2016

Effective from 19 August 2015 to 1 April 2016

Harmony Limited (referred to in this Privacy Policy as Harmony, we, our or us) recognises that your privacy is very important to you and that you have the right to control your personal information.

This Privacy Policy governs the collection, use and disclosure of your personal information by us and has been prepared in accordance with our obligations and your rights set out in the New Zealand Privacy Act 1993 (Act) and applicable codes under the Act, including the Credit Reporting Privacy Code.

We reserve the right to modify or amend this Privacy Policy at any time and for any reason.

By accessing and using this website (Site) you consent to our use of your personal information in accordance with this Privacy Policy (as amended from time to time).

## **This Privacy Policy explains:**

- What kind of personal information we collect.
- Where we collect personal information from.
- How we use and disclose personal information.

- The consequences of you not providing the personal information we request from you.
- How we store personal information.
- How you can access/amend your personal information.
- How long we hold personal information.
- Who you can contact for further information.

## **What kind of personal information we collect**

We collect the personal information you give us, which may include:

- Your name, e-mail address, residential address, contact telephone numbers.
- Your IRD number and tax status.
- Information about your employment, your income, and your financial and personal circumstances.
- Where relevant, specific documents which verify your identity and other personal details (such as your passport or driver's licence number).
- Details about your credit history, credit accounts, credit that may have been extended to you and your repayment history.

We may also keep a record of any information that you acquire from us.

You can visit this Site without telling us who you are or revealing other personal information.

## **Where we collect personal information from**

We collect personal information through this Site by the following means:

- By you contacting us enquiring about information about us and the services we provide.
- When you register on the Site as a Borrower or as an Investor.
- When you make an application on the Site for a loan or to make an investment.
- When you participate in any promotions we may make available, or competitions that we may run, through this Site.

If you are or want to be a Borrower, we may collect personal information about you from credit checking agencies (Credit Reporters). By registering as a Borrower or applying for a loan through the Site, you authorise us to obtain personal information about you from a Credit Reporter.

We may also collect personal information through public sources and through third party service providers, where you have agreed to the release of such personal information to us.

We will not otherwise collect any personal information about you except when you knowingly provide it.

## **How we use personal information**

We may use your personal information for the following purposes:

- Responding to queries.
- Providing you with information about us.
- Providing you with our services, as requested by you.
- Providing you with information about the services we provide.

- Verifying your identity, and carrying out credit and other checks, for the purpose of registering you as a Borrower or as an Investor.
- Ensuring that we comply with relevant legislation and regulations in providing any services to you or providing you with access to any services that we provide. Any specific purpose which we notify you of at the time personal information is collected.

We (and our third party service providers) may use, sell, licence, distribute and disclose data which we develop from personal information, provided that such data has been stripped of all personally identifiable information.

We may disclose information about you (including your identity) to a third party for the following purposes:

- Carrying out credit and identity checks.
- Facilitating debt collection and recovery.
- Conducting legal proceedings or other investigations.
- Providing our services to you.
- Enabling that third party to provide services to us or to you.
- Enabling Investors, prospective Investors, and the trustee who uses Investor funds to make loans to you to comply with their customer due diligence and other obligations under any anti-money laundering legislation.

You acknowledge and agree that in addition to potentially obtaining personal information about you from a Credit Reporter, we may disclose your personal information to a Credit Reporter. The personal information about you that we may disclose to a Credit Reporter may include information about your credit accounts (including credit limits and repayment history), credit defaults, credit infringement and

credit non-compliance information, and updates of that information from time to time.

A Credit Reporter may hold your information on their credit reporting database and use it for providing credit reporting services, including making this information available to other credit providers (or potential credit providers) and other persons who use the Credit Reporter's services and for any other lawful purpose.

If you have registered as a Borrower and you have asked someone else to register as a co-borrower, each of you acknowledge and agree that:

- you consent to Harmoney providing your personal information to the other of you; and
- Harmoney will be entitled to accept instructions from either of you in respect of the access to, use of, and amendment to, your personal information by Harmoney.

## **Marketing communications**

By accepting the terms of this Privacy Policy and providing us with your personal information, you agree to us using that personal information for the purpose of informing you about our products and services.

## **What are the consequences of you not providing the personal information we require?**

If you do not provide us with all of the personal information we have requested from you, we may not be able to complete registration as a Borrower or Investor, and we may be unable to approve your application for a loan or to invest in a loan, or to provide you with any of the services or information you are seeking from us.

## **How we store personal information**

We store personal information electronically and in paper based form. The personal information is kept safe and secure using generally accepted standards of security.

## **How you can access/amend your personal information**

You may access your personal information we hold by emailing us at [privacy@harmoney.co.nz](mailto:privacy@harmoney.co.nz). We will provide you with a copy of the personal information we keep about you.

You may request that the personal information we hold about you be corrected by emailing us [privacy@harmoney.co.nz](mailto:privacy@harmoney.co.nz). If we agree that your personal information is to be corrected we will provide you with an amended record of your personal information.

## **How long we hold personal information**

We will keep your personal information only for as long as necessary to achieve the purpose we collected it for and in all cases for such periods as we are required to in order to comply with any relevant legislation and regulations.

## **Who you can contact for further information**

If you have any queries about this Privacy Policy or personal information we have collected please contact us at [privacy@harmoney.co.nz](mailto:privacy@harmoney.co.nz) or:

- by calling the Harmoney helpdesk on 0800 HARMONEY (427 666 39)
- by writing to Harmoney at the address listed on [www.harmoney.co.nz](http://www.harmoney.co.nz).