



**Right Choice  
Finance** \_\_\_\_\_  
Mortgage-Insurance-KiwiSaver

# Right Choice Financial Limited **Privacy Policy**



## Privacy Policy

### Introduction

Right Choice Finance (“we”, “us”, “our”) complies with the New Zealand Privacy Act 2020 when handling personal information. Personal information is information about an identifiable individual (a natural person).

This Privacy Policy explains how we collect, use, disclose, store, and protect your personal information when you use our website or services.

This policy does not limit or exclude any of your rights under the Privacy Act 2020. For more information about the Act, you may visit [www.privacy.org.nz](http://www.privacy.org.nz).

### Changes to This Privacy Policy

We may update this Privacy Policy from time to time by publishing a revised version on our website. Any changes will take effect from the date the updated policy is posted.

### What Is Personal Information?

Personal information includes (but is not limited to):

- Name, address, and contact details
- Date of birth and occupation
- Employment history and income details
- Financial information and payment details
- Identification documents
- Testimonials and feedback
- Evidence of source of funds or source of wealth (where required)
- Any other information relating to an identifiable individual

### How We Use Your Personal Information

We may use your personal information to:

- Verify your identity
- Provide financial services and products to you
- Assess your eligibility for financial products
- Communicate with you, including responding to enquiries or complaints
- Market our services and products (by phone, email, or SMS, where permitted)
- Improve our services and website
- Comply with legal and regulatory obligations
- Protect or enforce our legal rights
- Any other purpose authorised by you or permitted by law

You may opt out of marketing communications at any time by notifying us.



## Why We Collect Your Personal Information

We collect personal information to manage our relationship with you and to provide financial services, including:

- Responding to enquiries
- Recommending or arranging financial products
- Processing applications with lenders or insurers
- Conducting market research
- Meeting compliance and regulatory requirements

## Disclosure of Personal Information

We may disclose your personal information to:

- Service providers who assist us (e.g. IT providers, data storage, legal or compliance advisers)
- Lenders, insurers, and other financial product providers
- Financial advisers or financial advice providers
- Identity verification and compliance agencies
- Government authorities where required by law (including the Financial Markets Authority and Ministry of Justice)
- Courts, tribunals, and regulatory bodies
- The Office of the Privacy Commissioner, where required
- CERT NZ in the event of a cyber or data security incident
- Overseas regulators where applicable
- Any other person or organisation authorised by you

Except as outlined above, we will not disclose your personal information without your consent unless required by law.

## Information Collected on Behalf of Third Parties

We may collect personal information (including credit or health information, where applicable) on behalf of lenders, insurers, or other product providers that you choose to apply with. These providers will have their own privacy policies governing how they use your information.

## Protecting Your Personal Information

We take reasonable steps to protect your personal information from loss, unauthorised access, misuse, or disclosure. Security measures include encryption, secure servers, and restricted access to authorised personnel only.

## Storing Your Personal Information

We retain personal information only for as long as necessary to fulfil the purposes for which it was collected or as required by law. Data stored electronically is backed up to prevent loss or corruption.



## Accessing and Correcting Your Personal Information

You have the right to request access to your personal information and request corrections where necessary, subject to the Privacy Act 2020.

To make a request, please contact us using the details below. We may require proof of identity before processing your request.

## Data Breaches

In the event of a privacy breach, we have procedures in place to promptly assess, manage, and notify affected parties and authorities where required under the Privacy Act 2020.

## Internet Use & Cookies

While we take reasonable security measures, providing personal information over the internet is done at your own risk.

Our website may use cookies to improve user experience and analyse website usage. You may disable cookies through your browser settings, though this may limit website functionality.

We may use third-party monitoring services to protect our systems from unauthorised access or cyber threats. These providers may have access to limited system and usage data for security purposes.

## Contact Us

If you have any questions about this Privacy Policy or wish to access or correct your personal information, please contact us via the details provided on <https://rightchoicefinance.co.nz/>.