

Simplify is committed to protecting the privacy of the information it holds about each of its customers, including their “personal information”. “Personal Information” is defined in the Privacy Act 1993 (the Privacy Act), and means all information about an identifiable individual. We are committed to ensuring that our customers’ personal information is only collected, held, used and disclosed in accordance with the Privacy Act and this Privacy Statement.

Information collected

As a Simplify customer, we may collect personal information from you in order to allow us to provide services to you. Any personal information will be collected directly from you, unless you have authorised us to collect that information from another party (for example, a credit reporting agency). When we collect personal information from you, we will make clear the ways in which we may use or disclose that information, and will ask for your authorisation to do so. You do not have to provide us with information we request, however it may affect the services we can provide to you. You have the right to access and request correction of any personal information that we hold about you, and full details of every organisation or person to whom we have disclosed information about you, by contacting Simplify on 0800 001 561.

How we protect your information

We will take all practicable steps to safeguard the personal information of our customers. This may include engaging a third party to provide services relating to the security and storage of that information. We will not continue to store personal information when it is no longer required for any of the purposes for which it may be used.

Use of information

We have controls in place to ensure that your personal information will be used only for the purposes for which it was collected and purposes which you have authorised.

Generally, these purposes will be:

- to consider providing you with credit or other services;
- to administer and develop our business (and Heartland group’s business), including administering and monitoring any agreement with you;
- to register security interests;
- to comply with laws, rules or regulations (including identity verification requirements) in New Zealand or overseas, including any laws, rules or regulations that we reasonably expect to be put in place;
- for direct marketing purposes;
- to assess your creditworthiness;
- to exercise our rights and fulfil our obligations under any agreements with you or at law; and
- generally to do business with you.

Unless you inform us that you do not wish to be contacted by us, we may use your personal information to contact you, including by mail, email and telephone (including SMS) to provide you with information about and discuss other products or services provided by the Heartland group, or products and services provided by selected third parties in which we think you may have an interest.

We will not use or act on any of your personal information without taking reasonable steps (having regard to the purpose for which the information will be used) to ensure that the information is accurate, up to date, complete, relevant, and otherwise not misleading. If we believe that your information is inaccurate, not up to date, incomplete, irrelevant or otherwise misleading, we will ask you (or, with your consent, another person or organisation) to verify that information before we use it.

Disclosure of information

As a Simplify customer, you consent to your personal information being disclosed to or obtained from other organisations or people we consider appropriate for the purposes listed above.

Those other organisations or people include:

- our related companies;
- our service providers;
- other financial or insurance institutions;
- government departments, government bodies or agencies in New Zealand or overseas (including tax authorities);
- the New Zealand Transport Agency's 'Driver Check' service;
- any organisation or person providing us with guarantees or security under any agreement with you;
- our existing and potential business partners;
- any organisation or person to whom we consider assigning or transferring any of our rights under any agreement with you;
- your employer and accountant; and
- any other organisation or person you authorise your personal information to be disclosed to or obtained from.

In particular, we may use the services of credit reporting agencies on an on-going basis, and may exchange information about you with those agencies (including information about your default and repayment history).

Those agencies may retain that information and provide that information to other customers who use their credit reporting services.

We may also disclose your information where that disclosure is permitted under the Privacy Act, such as where the disclosure:

- is necessary to facilitate a sale of all or part of Heartland's business; or
- is necessary to prevent a serious or imminent threat to public health or safety;
- is authorised by the Privacy Commissioner;
- is of information which is already publicly available; or
- is of information which is not in a form which identifies you.

Cookies

Our web service collects the domain names, not the email addresses of visitors. Our web server may require an individual to place a "cookie" (small data file) on a user's computer's hard drive, in order to track statistical information about navigation to and throughout certain areas of our website.