Privacy Policy

FAP Name: SH Finance Ltd

FSP Number: FSP1008015

Introduction

SH Finance Ltd (we, us, our) complies with the New Zealand Privacy Act 2020 (the Act) when dealing with personal information. Personal information is information about an identifiable individual (a natural person).

This policy sets out how we will collect, use, disclose, and protect your personal information.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, you can contact our Privacy Officer by email at stuarth@thefc.co.nz or visit www.privacy.org.nz for further information.

Changes to this policy

We may change this policy by uploading a revised policy onto the website. The change will apply from the date that we upload the revised policy.

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.

Third party collection of information

Where we collect your personal information from someone other than you, we will take reasonable steps to notify you that we have collected your personal information, the

purpose of the collection, the intended recipients of the information, the name and address of the agency collecting and holding the information, whether the collection is authorised or required by law and, if so, the law that authorises or requires the collection, and your right to access and request correction of that information, unless an exception applies under the Privacy Act 2020.

We will use your personal information:

- to verify your identity

- to provide services and products to you

- to market our services and products to you, including contacting you electronically (e.g. by call, text, or email for this purpose)

- to improve the services and products that we provide to you

- to respond to communications from you, including a complaint

- to protect and/or enforce our legal rights and interests, including defending any claim

- for any other purpose authorised by you or the Act

Disclosing your 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

- Product providers such as lenders and insurance companies

- Financial advisers and financial advice providers

- Compliance and audit service providers

- Identity verification agencies (e.g. DIA, NZTA)

- Regulatory authorities

- Privacy Commissioner, CERT NZ, and other relevant agencies

- Anyone you authorise

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

Protecting your personal information

We will take reasonable steps to keep your personal information safe from loss, unauthorised activity, or misuse. All data is encrypted and accessed securely.

Storing your personal information

We retain personal information only as long as necessary. Data is securely stored and backed up. Some data may be held at 30 Waipuna Grove, Welcome Bay.

Accessing and correcting your personal information

You have the right to access and correct your personal information. Contact stuarth@thefc.co.nz with your request.

Data Breaches

We have processes in place to respond to data breaches and will act promptly if one occurs.

Internet use

Providing information online is at your own risk. We use cookies and monitoring tools to improve security and user experience. External sites have their own privacy policies.