

Privacy Statement

Your privacy is important to us at Credit Union Baywide. This Privacy Statement explains how your personal information is collected, stored, used and disclosed by us in accordance with the Privacy Act 2020.

1. When this Privacy Statement Applies

This Privacy Statement applies to all Credit Union Baywide's products and services and all our interactions with you. These interactions include, but are not limited to; using our apps, websites, phone calls with our contact centre and visiting any of our branches.

Our products and services have their own terms and conditions that may include specific privacy terms or terms regulating personal information.

2. About us

Credit Union Baywide balances our social and commercial purposes. We re-invest our profits to improve services for our members. Since 1971, we have been helping members with smart, simple money solutions. United as Credit Union Baywide, we trade as NZCU Baywide, NZCU South, NZCU Central and ACU and we also control entities under the "Banzpay" group who support our services and provide services to external parties.

3. What personal information do we collect?

Personal information collected by Credit Union Baywide includes any information that identifies you. For example:

- your name, email address, phone number, home address, signature, photograph, and date of birth
- credit and employment history
- financial information
- tax details
- account numbers and transaction history
- information we collect when you use our websites, social media apps and apps such as mobile banking, including your username and login credentials, and
- video or audio recordings of you when you visit any of our Branches, ATMs or call our contact centre.

4. How we collect your personal information

Most of the information Credit Union Baywide collects comes from you when you interact with us, as well as from third parties we work with:

- **When you apply for a product or service.** We collect personal information from you to be able to contact you, confirm your identity and to check your credit and financial history.
- **When you are a member and use our products or services.** We collect information on your transactions and payments, when you access our services (e.g. internet banking, mobile banking, call our contact centre or visit one of our Branches), and when you respond to any survey or research questions we may send you.
- **When you visit our websites, apps and social media.** We collect personal information when you visit our websites, apps and social media. Please refer to our Cookies Policy (see below) to find out more about the information we collect and how it is used.

Note: Our websites may contain links to other third party sites. We are not responsible for the privacy practices of these third parties. You should check the privacy statements of any other website before providing personal information to them.

- **When we work with third parties or use their information.** We will request information about you from third parties to check your credit history, confirm your employment or other information that assists us in providing products services to you, and to comply with the law. Third parties include credit bureaus, legal or financial advisors, brokers, our service providers, and government agencies such as IRD or the New Zealand Police. We will also seek information from your parents or guardians if you are under 18 years old. By accessing our products or services, you consent to such collection from third parties.

5. How we use your personal information

You choose whether or not to provide us with your personal information. However, some products or services will not be available to you should you chose to opt out of providing certain information. We use your personal information in the following ways:

- **To offer you our products or services.** Your personal information is used to confirm your identity and help us assess your application and offer you the most suitable product or service.
- **When you use our products or services.** We use your personal information to provide our products and services to you. This includes communicating with you, providing you with transaction statements and to manage your payments and transactions.
- **To market products or services to you.** We may use your personal information for research and to send marketing information to you. Please contact us if you do not want to be sent any marketing material.
- **To manage our business.** Your personal information is used to inform our business planning and reporting, monitor the use of our products and services and to improve the delivery of our products and services to you.
- **To comply with our legal obligations.** We use your personal information to comply with legal obligations under the Anti-Money Laundering and Counter Financing of Terrorism Act 2009 and other key legislation, and to respond to legal information requests from agencies such as the IRD and the NZ Police.

6. When we share your personal information

We share your personal information with third parties in the following circumstances:

- With third parties core to the delivery of our business (e.g. for data storage, credit checks, identity verification, communications, marketing, and credit collection).
- With third parties when we engage them to provide information storage or processing services on our behalf.
- With our related parties to provide core banking and payments processing services.
- With third parties when we believe in good faith that we are required to do so by law.
- With specified third parties when you have given us permission.

If we need to share your personal information with a third party for any other reason than those listed above, we will seek your prior permission.

Where we share your personal information with third parties located outside NZ, we take reasonable steps to manage and review our contracts and processes with these third parties to satisfy us that your personal information is handled in a way that is consistent with the NZ Privacy Act 2020.

7. How we protect your personal information

We ensure reasonable safeguards are in place to protect the security of your physical and electronic personal information from any loss, modification, access, disclosure or other misuse.

- **Storing your personal information:** We store all your personal information in secure systems and applications that are either managed by us or by third parties. For paper-based personal information, we operate a clear desk policy. Any member files are stored securely when not in use. We are required to hold your personal information for at least seven years; but we may need to keep information for longer by law, even if you are no longer a member with us.
- **Sharing your personal information:** When sharing your personal information with third parties located outside NZ including for those third parties to provide us with services or to store your personal information securely, we take reasonable steps to manage and review our contracts and processes to ensure your personal information is protected against unauthorised access, use or disclosure, to an acceptable level. However, we cannot guarantee the safety or security of your personal information.
- **Privacy breaches:** If there has been a privacy breach by us or a third party that holds your personal information, we will take immediate steps to reduce any harm. If necessary, we will also notify you as soon as practicable that a breach has occurred. If the breach has caused, or may cause, serious harm we will notify the Office of the Privacy Commissioner as required by law.

8. How we will let you know if our Privacy Statement changes

We may change this Privacy Statement at any time as our business grows and changes. We will notify you of changes to our Privacy Statement on our website and through our communications to you.

This Privacy Statement was last updated on 20 April 2021 (the effective date).

9. Your rights to access and correct personal information

You, or your representative, have the right under the Privacy Act 2020 to request access to and correction of your personal information. You can request your information by contacting our Privacy Officer by emailing PrivacyOfficer@nzcubaywide.co.nz or in writing to:

The Privacy Officer
Credit Union Baywide
100 St Aubyn Street East
PO Box 431
Hastings 4122

We will respond to your request within 20 working days. If your request is urgent, please let us know when making your request.

10. How to get in touch with us

If you have questions about this Privacy Statement, if your personal details have changed, or if you have a concern about the privacy of your personal information, please let us know by either emailing us (privacy@nzcubaywide.co.nz), visiting your nearest branch, calling us on 0800 229 943 or contacting our Privacy Officer (details above).

If you have a complaint about the privacy of your personal information and are not satisfied with how your complaint has been resolved, you may contact the Office of the Privacy Commissioner (enquiries@privacy.org.nz or www.privacy.org.nz).

Cookies Policy

1. What is a Cookie?

As part of our operations we may gather certain types of information about the users of our websites, called cookies. Cookies are very small text files that your browser stores on your computer or device when you visit websites. Our server recognises these cookies when you visit our sites.

A cookie does not provide us with any personal information about you and is not linked to any personal information that you may have provided. It does provide us with details of your IP address, the computer platform that you use (e.g. Mac or Windows), the browser that you use (e.g. Microsoft Explorer/Edge, Chrome, Safari or Netscape) and what domain you are accessing our sites from.

2. What do we use cookies for?

We use cookies to:

- Track traffic patterns to our sites.
- Ensure that the most relevant content is being shown.
- Help you to navigate the website efficiently.
- Allow you to perform certain functions on the website.
- Provide us with information about how our website is used.
- Allow you to enter certain member services sites without having to log in each time you visit.

3. Sharing of cookie information

We may share cookie information (not your personal information) with third parties to undertake research analytics on our behalf.

4. Retention of cookies

Retention of cookie information is on users' browsers and/or hard drives is stored until deleted by the user, or after two years of inactivity.

5. To opt out of using cookies

If you would rather we did not use cookies with you, you can refuse them by turning them off in your browser and/or deleting them from your hard drive. You will still be able to visit our sites, however, this may affect what you are able to view and access.