



Te Uniana Whakanama Pirihimana

POLICE HELPING POLICE

PRIVACY STATEMENT

Collection and Use of Personal Information

We collect personal information about you. This information is collected and can be used to identify you. It also includes credit information as defined in the Credit Reporting Privacy Code 2020.

Your personal information is collected to enable you to open and operate a transaction account with the Police and Families Credit Union (Credit Union) and to use other Credit Union products and services.

We use your personal information for a range of purposes including for the provision of products and services and to better understand your preferences. Where authorised we may share your personal information with credit reporting, governmental and law enforcement agencies and third-party service providers.

If you choose not to provide the personal information we request or give incorrect information this may result in your application being declined or you being unable to open an account with the Credit Union.

Most of your personal information that we collect will come directly from you when you deal with the Credit Union either in person, remotely or in writing.

This may include:

- your identification and contact details such as your name, e-mail address, phone number, specimen signature, date of birth and Inland Revenue Department number;
- your employment details, financial position, credit record and banking transaction history.

Sharing your Personal Information

The Credit Union may use and share your personal information with a range of organisations including authorities such as regulators, government agencies, courts or the police; fraud bureaus, credit reference and debt recovery agencies, external dispute resolution schemes and third parties bound by confidentiality obligations such as service providers, suppliers, business partners and certain sub-contractor to comply with laws and regulations and understand your credit position.

If you apply for a credit facility from the Credit Union, you authorise other credit providers, and credit reference agencies to release at any time all personal information held by them and any previous or current employers to release information about your employment history and level of income.

In event of any default, the Credit Union may

- list you as a defaulter with credit reference agencies;
- use the services of enquiry agents;
- place the debt with a debt collection agent.

The Credit Union does not need to inform you of the above matters in any future dealings the Credit Union may have with you.

We will not sell or disclose personal information about you as an individual to any third party or entity outside of the Credit Union for marketing purposes. The Credit Union will for an appropriate length of time, retain the contents of any e-mails that you send us.

Your rights and choices

You have the right to access the information held by the Credit Union and to correct any information that is wrong. Simply contact us on 0800 429 000.

How We Protect Your Information

We restrict access to non-public personal information about you to our employees, whose mission it is to utilise your data in order to serve you better. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with regulations and leading industry practices to safeguard your non-public information.

If we collect personal information from you, we will store it in secured data storage facilities.

Applicable law

This Privacy Statement is governed by New Zealand law. Your personal information will be collected, used, stored, shared and retained in accordance with this Privacy Statement and New Zealand law. The courts of New Zealand have non-exclusive jurisdiction.