



# WEBSITE TERMS OF USE

Information you must read before proceeding into the Police and Families Credit Union (Credit Union) Website.

(If you proceed to any other page of the Credit Union's Website, you will be treated as having read and accepted the information on this page).

This Website is presented by the Police and Families Credit Union (Credit Union). The Credit Union is a credit union registered under the Friendly Societies and Credit Union Act 1982.

The information on this Website is preliminary and general information only. It is subject to change at any time. You must not rely on it as being complete, accurate, or up to date. You should obtain independent professional legal and/or financial advice before you rely on any of the information.

Information in this website has been prepared in accordance with New Zealand law for the supply of products and services in New Zealand only and only to those that are eligible for membership in the Police and Families Credit Union.

The Credit Union through this website is not making any offer to enter into any transaction or financial relationship with you. For full details of our up-to-date information, membership requirements, charges, interest rates and terms and conditions you should call the Credit Union on 0800 429 000.

The Credit Union is not responsible for the information on any other website that has been accessed via this website. That information is the responsibility of the owner of the website and the Credit Union has no control over it. Links to other websites are provided for convenience only and do not represent endorsement by the Credit Union of the products and services offered by the website owner.

## **Personal information on this Website**

We do not collect personal information on this website unless you choose to give it to us. If you provide personal information through this website, it will be held by the Credit Union.

If you lodge a complaint, make a comment, or give feedback through this Website, we collect your email address and sometimes other contact details. We may use your email address to respond to you.

We may use your personal information for the purposes of administering and improving this Website, improving our services or communicating with Website users.

## **Website analytics**

We analyse non-identifiable web traffic data to improve our services. We use Google Analytics, a paid third party service to analyse the website traffic data for us. We own the data that is generated and it is not shared with any other party for any other purpose.

We may collect, hold, and use statistical information about visits to help us improve this Website, for instance:

- Your Internet Protocol (IP) address
- The search terms you used
- The pages accessed on our site and the links you clicked on
- The date and time you visited the site
- The referring site (if any) through which you clicked through to this site
- Your operating system (e.g. Windows, Mac OS)
- The type of web browser you use (e.g. Internet Explorer, Mozilla Firefox)

The data collected is aggregated and is not personally identifiable. IP addresses are masked so that they cannot be used to identify individuals. Our website analytics will also respect any “do not track” setting you might have set on your browser.

## **Use of cookies**

We use cookies on our site where they are required for particular features to work.

We also use tracking cookies with Typo 3 (our content management system), Piwik Pro and Google Analytics (website analytics) to track and analyse non-personal identifiable data.