



Norfolk Mortgage Management Limited

Privacy Policy

Version 1.2 October 2019

Your privacy is important to Norfolk Mortgage Management Limited (Norfolk). This Privacy Policy governs our collection, use, and disclosure of your personal information (as defined in the Privacy Act 1993) and has been prepared in accordance with our obligations and your rights set out in the Privacy Act.

This Privacy Policy may be changed from time to time.

1. What kind of personal information does Norfolk collect?

1.1. In order to provide and operate, we may collect, store and process the following information.

- 1.1.1. The personal information Norfolk collects may include your name, date of birth, driver's licence number, passport number, marital status, postal or residential addresses, email address, telephone numbers, nationality, income, bank account details and taxation details, gender, information on your relationship with Norfolk and any other information provided by you in connection with, or specifically related to your communication with us or your use of our services;
- 1.1.2. Accounting and financial information relating to your investment or loan with Norfolk;
- 1.1.3. Non-identifiable information relating to your use of the services such as device-related information (browser type, IP (internet protocol) address) and server log information (date and time of day of your visit and pages you accessed). We also collect information that you input into the website.

2. How do we collect the information?

2.1. The information may be collected through various means, including through forms that are filled in by you, or in other communication with us such as by phone, email or post. Information is collected in a number of circumstances, including:

- 2.1.1. Information that is provided to us in connection an application to become an investor;
- 2.1.2. Records of correspondence where we are contacted, including by phone, email or post;
- 2.1.3. Details of visits to the website and the resources that are accessed through the website;

2.2. Through your use of our website, we may collect information from you about someone else. If you provide us with personal information about someone else, you must make sure that you are authorised to disclose that information to us and that, without us taking any further steps required by applicable data protection or privacy laws, we may collect, use and disclose such information for the purposes described in this Privacy Policy. You need to take reasonable steps to ensure the individual concerned is aware of and/or consents to the various matters detailed in this Privacy Policy, including the fact that their personal information is being collected, the purposes for which that information is being collected, the intended recipients of that information, the individual's right to obtain access to that information, our identity and how to contact us.

3. Uses made of the information

3.1. The purposes for which information may be used by us in and outside New Zealand include:

- 3.1.1. As required by law, such as in connection with our obligations under know your client anti-money laundering and countering financing of terrorism (AML/CFT) and Inland Revenue (IRD) regulation;
- 3.1.2. In connection with the operation, such as processing of applications, redemptions, transfers, deposits, payments, generating reports and record-keeping of investment portfolios;
- 3.1.3. Carrying our obligations arising from any contracts entered into between you and us;
- 3.1.4. Ensuring that content from the website is presented in the most effective manner for you and your computer;
- 3.1.5. Providing you with alerts, newsletters or information that you requested or signed up to receive;
- 3.1.6. Complying with laws and regulations applicable to us or any of our related entities;
- 3.1.7. Legal proceedings including collecting overdue amounts and seeking professional advice;
- 3.1.8. Researching, designing and launching services or products including seminars/events/forums;
- 3.1.9. Promoting and marketing services and products subject to your exercise of the opt-out rights please see further details in clause 11.3 below;
- 3.1.10. Purposes directly related or incidental to the above.

4. Disclosure of the information

4.1. We will keep personal information collected in connection with the use of the website confidential but may provide information to third parties where necessary or appropriate to facilitate the purpose for which information was collected pursuant to this Privacy Policy.

- 4.2. We may disclose your personal information to Government entities and other external data providers that hold information on you in order to verify that the information provided by you is consistent with the records held by such entities for the purpose of complying with our KYC and AML/CFT obligations.
- 4.3. We will not disclose your personal information to a third party unless you have provided your consent. However, you should be aware that we may be required to disclose your personal information without your consent in order to comply with any court orders, subpoenas, or other legal process or investigation including by tax authorities if such disclosure is required by law. Where possible and appropriate, we will notify you if we are required by law to disclose your personal information.

5. Cookies

- 5.1. Our website uses cookies and similar technologies to distinguish you from other users of the website and to better understand the usage of the website. This helps us provide you with a good experience when you browse and also allows us to improve the website. By continuing to browse the site, you are agreeing to the use of cookies.
- 5.2. Cookies are small text files that are stored by your browser onto your computer or mobile device. They are widely used in order to make websites work or work in a better, more efficient way. They can do this because websites can read and write these files, enabling them to recognise you and remember important information that will make your use of a website more convenient (e.g. by remembering your user preferences).
- 5.3. To help you understand cookies, we have classified each cookie as one of the following:
 - 5.3.1. *Strictly necessary cookies.* These cookies are essential to the operation of a website enabling a user to move around effectively and to use a website's features, such as remembering information entered on forms when a user moves between pages within a browser session. Without strictly necessary cookies, certain services on our website may not be made possible, and our website may not perform as smoothly as it should.
 - 5.3.2. *Analytical/performance cookies.* These collect information about the use of a website and help to improve the way a website works. For example, performance cookies may show which are the most frequently visited pages, help to record any difficulties with a website and show whether advertising on a website is effective or not. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily. Performance cookies do not collect information that identifies a user personally, and all information that is collected by these cookies is aggregated and anonymous.
 - 5.3.3. *Functionality cookies.* These allow a website to remember the choices you make and to provide enhanced and more personal features. Functionality cookies also remember changes you have made such as customising a certain webpage and for other services you request, such as watching a video or commenting on a blog. This enables us to personalise our content for you, greet you by name and remember your preferences. Functionality cookies will not track your activity on other websites.

- 5.3.4. *Targeting/advertising cookies.* These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.
- 5.4. Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.
- 5.5. We use third-party web analytic services on the website, like Google Analytics (collectively referred to as Analytics Services). Analytics Service providers use technologies such as cookies, web server logs and web beacons to help us analyse how visitors use the website. For example, Analytics Services collect information such as how often users visit our Website, what pages they visit when they do so, and what other sites they used prior to coming to our Website. We only use the information we get from Analytics Services to improve the website. Analytics Services only collect the IP address assigned to you on the date you visit the website, not your name or other identifying information. We do not combine the information collected through the use of Analytics Services with personally identifiable information. Analytics Services' ability to use and share information about your visits to the website is restricted by their terms of use and privacy policies.
- 5.6. You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies), you may not be able to access all or parts of the Website.

6. Links to other websites

- 6.1. The website may contain links to other websites of interest. However, once you have used these links to leave the website, you acknowledge that we do not have any control over that other website. We cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites, and such sites are not governed by this Privacy Policy. You should exercise caution and look at the privacy policy applicable to the website in question.

7. Security and protection of the information

- 7.1. All information you provide to us is stored on secure servers.
- 7.2. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your data transmitted to our website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to protect your personal information from misuse, loss and unauthorised access.

7.3. We will never contact you to ask you to disclose your security credentials. Be cautious about opening links contained in SMS messages or emails and beware of phishing scams.

8. Where do we store the information?

8.1. We may store your data on a server in New Zealand. We may also transfer your data to people or entities who may be located in or outside of New Zealand.

9. Retaining the information

9.1. We only retain information for so long as it is necessary for the purposes for which the information can lawfully be used or longer if required by applicable laws such as obligations under KYC, AML/CFT, and IRD regulations.

10. Changes to our privacy policy

10.1. We may modify this Privacy Policy from time to time without prior notice by publishing a new version of this Privacy Policy on the Website, which is your responsibility to review. Any changes to the Privacy Policy will be reflected on this page and will become effective immediately upon publication. We encourage you to periodically review this Privacy Policy to stay informed about how we are protecting the personally identifiable information we collect. If changes to the Privacy Policy are material, we will do our best to notify you via email or through a notification on the website. Please check the date on which this Privacy Policy was last updated below to determine if there have been any changes since you have last reviewed the Privacy Policy.

11. Your consent and rights

11.1. By making an application to become an investor, or visiting the Website, you consent to the collection, storage and use of your information and other activities as outlined in this Privacy Policy.

11.2. Under the New Zealand Privacy Act 1993, and other relevant law, whether your Data is stored in New Zealand, or offshore you have the right:

11.2.1. to check whether we hold personal data about you and to access such data;

11.2.2. to request us to correct as soon as reasonably practicable any data relating to you that is inaccurate;

11.2.3. to ascertain our policies and practices in relation to personal information and the kind of personal information held by us; and

11.2.4. to object to the use of your personal data for marketing purposes, and we shall not use your personal data for marketing purposes after you communicate your objection to us.

11.3. You may exercise your opt-out right to non-essential communications by notifying us if you wish to object to the use of your personal information for direct marketing purposes. Please send requests for such objections, access to data, correction of data, information regarding policies and practices and kinds of data held, questions or complaints to info@norfolktrust.co.nz.

- 11.4. We will deal with any complaint by investigating the complaint and providing a response to the complainant within 20 business days, provided that we have all necessary information and have completed any investigation required. In cases where further information, assessment or investigation is required, we will seek to agree alternative time frames with you.
- 11.5. In accordance with the Privacy Act 1993, in some circumstances, we have the right to and may charge a reasonable fee for processing any data access request.

12. Governing law and jurisdiction

- 12.1. Nothing in this Privacy Policy shall limit your rights under the Privacy Act 1993. This Privacy Policy shall be governed by the laws of New Zealand. You agree to submit to the exclusive jurisdiction of the New Zealand courts.

Who you can contact for further information:

If you have any queries about this Privacy Policy or personal data Norfolk has collected, please contact:

Glenys Holden
Chief Executive Officer

Email address: info@norfolktrust.co.nz

Postal address: P O Box 37341, Parnell, Auckland 1151