

# Client Privacy Policy

*Last Updated 04 December 2023*

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## Purpose

We know that how we collect, use, disclose and protect your personal information is important to you, and we value your trust. That is why protecting your information and being clear about what we do with your personal information is a vital part of our relationship with you.

The purpose of this Privacy Policy is to inform clients, potential clients and any users of our digital platforms (i.e. our website and social media pages) about how we comply with requirements of the New Zealand Privacy Act 2020 (“the Privacy Act”) in managing personal information.

## SurePlan Financial Limited

Our business is a holistic financial planning business that engages with clients across some or all of the product and service offerings available. The information gathered and retained by SurePlan Financial differs based on the mix of products and services being offered or provided.

Throughout this policy, where “SurePlan”, “we”, “our”, and “us” are used, these terms refer to SurePlan Financial Limited.

## Consent to Privacy Policy

Please note that when you contact us through our website or social media pages you are agreeing to this Privacy Policy. If you do not agree with this Privacy Policy, please do not contact us through our digital platforms, but call us on **+64 9 5519071**. If you do not agree with this Privacy Policy but have viewed this Privacy Policy through our website, your online device information may already have been collected. This information will be treated in accordance with this Privacy Policy.

## Collection of Personal Information

Personal Information is defined in the Privacy Act as information about an identifiable individual (a natural person as opposed to a company or other legal entity).

### Type of personal information we collect

The types of personal information we collect will vary depending on the nature of your dealings with us. We only collect personal information that is or may be necessary. Where reasonable and practicable, we will collect your personal information directly from you and inform you that we are collecting it. We mainly collect personal information directly from you:

- Over a telephone or a video call (such *Zoom, Microsoft Teams or Skype*);
- Through one of our digital platforms like our website, *Facebook* or *LinkedIn* pages (including through any online chat);
- When you email or write to us;
- When you participate in a marketing campaign, competition or promotion (or similar event) administered by us or our representatives.

If it is not obvious that we are collecting your personal information from you, we will do our best to make it clear to you so that you are aware of when your information is being collected.

Generally, the types of personal information we collect and hold include:

- Your Name;
- Your contact details (such as your email, postal address, phone number);

- Details relating to your use of any product's and/or services offered by us;
- Details of your enquiry;
- Details of any preferences you tell us about (such as subscriptions preferences);
- Details of your overall financial position desired financial outcomes and other goals;
- Details of your overall personal circumstance desired personal outcomes and other goals;
- Information required to provide the service or product you may or have requested for us to provide (such as your IRD number);
- Customer Due Diligence documentation as required to comply with the **AML/CFT Act** and/or to provide to others, where required to do so to implement your plan or by law.

We may also collect personal information about you from:

- Publicly available sources e.g. via the internet

For participants of a Financial Wellness Programme your employer or the organiser may provide us with information relevant to the provision or potential provision of our products and services.

We collect your personal information from the above parties where we have received your express consent to do so. We are not responsible for the privacy or security practices of the parties described above who are not covered by this Privacy Policy.

### Online device information

If you are visiting us through our website or social media pages or engaging with marketing communications that we send you, then we collect information about your use and experience on these by using cookies. Cookies are small pieces of information stored on your hard drive or your mobile browser. They can record information about your visit to the website, allowing it to remember you the next time you visit, and provide a more meaningful experience.

The cookies we send to your computer, mobile phone or other devices cannot read your hard drive, obtain any information from your browser, deliver viruses or command your device to perform any action. They are designed so that they cannot be sent to another site or be retrieved by any non SurePlan website or app.

When you interact with us through our website, social media or engage with marketing communications, the information collected through cookies may include:

- The date, time and duration of your visit;
- Website page/pages viewed;
- The website from which you accessed the internet and our website or other digital platforms;
- How you navigate through the website and interact with pages (including any fields completed in forms and applications completed);
- Information about your location;
- Information about the device used to visit our digital platform;
- IP address (or addresses), and the type of web browser used.

We will not ask you to supply personal information publicly over *Facebook*, *LinkedIn* or any social media platform that we use. Sometimes we may invite you to send your details to us through a private message, for example, to answer a question. You may also be invited to share your personal

information through secure channels to participate in other activities such as competitions, but we would require your express consent before we include you in such activities.

## Purpose of collection and use of personal information

Any personal information you provide to us may be used to:

- Check whether you are a likely fit for a product and/or service offered by us;
- Facilitate the delivery of that product and/or service;
- Provide information that you request;
- Provide you with further information about our other products and/or services;
- Provide to external compliance providers for advice or audit.

We also have an obligation to maintain personal information to disclose to regulators and similar bodies – see Disclosure of your personal information below. These bodies have the legal right to such information.

## Storage and protection of your personal information

We may electronically record and store personal information which we collect from you. When we do so, we will take all reasonable steps to keep it secure and prevent unauthorised disclosure.

However, we cannot promise that your personal information will not be accessed by an unauthorised person (e.g. a hacker) or that unauthorised disclosures will not occur. If we provide you with any passwords, it is important that you keep these confidential and do not allow them to be used by any other person. You should notify us immediately if the security of your passwords is breached, this will help prevent the unauthorised disclosure of your personal information.

Some information we hold about you will be stored in paper files, but most of your information will be stored electronically on physical hard drives and the cloud, by cloud service providers – see “*Cloud-Based service providers*” below.

We use a range of physical and electronic security measures to protect the security of the personal information we hold, including:

- Access to information systems is controlled through identity and access management;
- Our buildings are secured with a combination of locks, alarms and security monitoring to prevent unauthorised access;
- Employees are bound by internal information security policies and are required to keep information secure;
- Employees are required to complete training about information security and privacy;
- When we send information overseas or use service providers to process or store information, we put arrangements in place to protect your information;
- We regularly monitor and review our compliance (and our service provider’s compliance) with internal policies and industry best practice.

We only keep information for as long as we need it or as long as the law requires us to. We have record management policies that govern how we manage our information records to make sure we destroy any information that is outdated, irrelevant or unnecessary.

### Cloud-based service providers

We use third-party service providers to store and process most of the information we collect. We use *ASANA*, *MyCRM*, *Microsoft One Drive* and *office 365* services. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements such that the information stored or processed by them remains subject to confidentiality obligations.

### Timeframes for keeping your personal information

We take reasonable steps to destroy or permanently de-identify any personal information as soon as practical after the date at which it has no legal or regulatory purpose, or we have no legitimate business purpose with it. We have a record management policy that governs how we manage our information and records to enable us to destroy any information that is outdated, irrelevant or no longer necessary.

### Sharing information

If you provide us with access to your file sharing service (i.e., *One Drive*, *DropBox* etc) you must take reasonable steps to keep it secure and prevent unauthorised disclosure. It is your responsibility to remove our access after the time period that meets the requirement for which it was provided.

### If there is a privacy breach

We work hard to keep your personal information safe. However, despite applying strict security measures and following industry standards to protect your personal information, there is still a possibility that our security could be breached. If we experience a privacy breach, where there is a loss or unauthorised access or disclosure of your personal information that is likely to cause serious harm, we will, as soon as we become aware of the breach:

- Seek to quickly identify and secure the breach to prevent any further breaches and reduce the harm caused;
- Assess the nature and severity of the breach, including the type of personal information involved and the risk to affected individuals;
- Advise and involve the appropriate authorities where criminal activity is suspected;
- Where appropriate, notify any individuals who are affected by the breach (where possible, directly);
- Where appropriate, put a notice on our website advising of the breach;
- Notify the Privacy Commissioner.

### Disclosure of your personal information

We may disclose your personal information to others outside of SurePlan where:

- It is necessary to enable us to achieve the purpose that we collected the information for;
- We are required or authorised by law or where we have a public duty to do so;
- You have expressly consented to the disclosure or your consent can be reasonably inferred from the circumstances;
- We are permitted to disclose the information under the Privacy Act.

## Parties we may disclose your information to

Your personal information may be used by us to provide products and services to you and may also be used by agencies such as, but not limited to:

- Any out-sourced service provider who assists in the services we are required to carry out such as our IT provider (*Support-IT*), CRM software provider (*NZFSG*) and *Microsoft OneDrive*;
- Our external dispute resolution service;
- The Regulator;
- Credit reporting and debt collecting organisations;
- KiwiSaver or other managed fund providers;
- Insurance companies;
- Banks and other lenders.

If we don't need to share your information with a third party to provide products and services to you, we will not pass on your information to them without your consent. Under no circumstances will we sell or receive payment for disclosing your personal information.

## Sending your information overseas

We may send your information outside of New Zealand, including to overseas service providers or other third parties who process or store our information or provide certain services to us.

Where we do this, it does not change any of our commitments to you to safeguard your privacy. We make sure that appropriate security and information handling arrangements are in place and the information remains subject to confidentiality obligations.

All countries have different privacy laws and information protection standards. If we need to send your personal information to a country that has lower standards of information protection than in New Zealand, we will take appropriate measures to protect your personal information. Where it is not possible to ensure that appropriate security and information handling arrangements are in place, we will let you know and gain your consent prior to sending your personal information overseas.

## Third-party websites

Through our website or our other social media pages, you may be able to link to other websites which are not under our control. We are not responsible for the privacy or security practices of those third-party websites and the sites are not covered by their Privacy Policy. Third-party websites should have their own privacy and security policies and we encourage you to read them.

In addition, we have no knowledge (or control over) of the nature, content, and availability of those websites. We do not sponsor, recommend, or endorse anything contained on these linked websites. We do not accept liability for any description or any loss suffered by you by relying on anything contained or not contained on these linked websites.

## Right to access, correct and delete personal information

You have the right to request access to, correct and, in some circumstances, delete your personal information. You can do so by contacting us at:

**PO BOX 8096, Newmarket, Auckland 1149, New Zealand**

**Or via email at [info@sureplanfinancial.co.nz](mailto:info@sureplanfinancial.co.nz)**

When you contact us with such a request, we will take steps to update or delete your personal information, provide you with access to your personal information and/or otherwise address your query within a reasonable period after we receive your request. To protect the security of your personal information, you may be required to provide identification before we update or provide you with access to your personal information. We are only able to delete your personal information to the extent that it is not required to be held by us to satisfy any legal, regulatory or similar requirements.

There is no fee for requesting your personal information be corrected or deleted. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information. If we refuse to give you access, to correct or to delete your personal information, we will let you know our reasons, except if the law prevents us from doing so.

If we refuse your request to give you access, to correct or to delete your personal information. You also have the right to request a statement be associated with our personal information noting that you disagree with its accuracy.

If we refuse your request to give you access, to correct or to delete your personal information, we will also provide you with information on how you can file a complaint about our refusal.

## What happens if you do not provide us with your information?

If you do not provide the information we have requested, you may be unable to obtain or access our services for which the information is required. Please ask us if you are unsure what information is important and how this might affect you.

## Changes to this Privacy Policy

We review this Privacy Policy periodically to keep it current and available on our website. If the changes are significant, we may advise you directly. You may obtain a copy of the latest version by calling us on +64 9 5519070.

## Privacy Policy queries and concerns

If you are concerned about how your personal information is being handled or if you feel that we have compromised your privacy in some way, please contact us at:

**PO BOX 8096, Symonds Street 1150, Auckland, New Zealand**

**Or via email at [info@getsure.co.nz](mailto:info@getsure.co.nz)**

**Or by phone +64 95519070**

We will acknowledge your complaint within three working days of its receipt. We will let you know if we need any further information from you to investigate your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five working days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are not satisfied with our response to any privacy-related concern you may complain to the Privacy Office website ([www.privacy.org.nz](http://www.privacy.org.nz)) or send a complaint form to the Privacy Commissioner at:

**Office of the Privacy Commissioner**

**PO Box 10—94**

**Wellington 6143, New Zealand**

**Fax: 04-474 7595**

**Email: [enquiries@privacy.org.nz](mailto:enquiries@privacy.org.nz)**

**Telephone: 0800 803 909**

**Website: [www.privacy.org.nz](http://www.privacy.org.nz)**