



## Privacy Policy - Lendsure Financial Limited - May 2026

This privacy Statement explains how Lendsure Financial Limited (“LENSURE”, “we”, “us”, “our”), collects, uses, discloses, and protects personal information.

We recognise the importance of protecting your privacy and we will do that in accordance with the Privacy Act 2020 (“**Privacy Act**”). Personal information is any information about an identifiable human being. Information about companies or organisations is not personal information.

We are committed to being transparent about how we collect personal information. This includes situations where we collect personal information about you from another person or organisation. Where we collect personal information indirectly, we will take reasonable steps to notify you in accordance with our obligations under the Privacy Act.

When you provide us with information about another person, you are confirming that you are authorised to do so. You should ensure they are aware of this statement, and it is important that they read it, as we may collect their information and use it in the ways described in this Statement.

This Statement also applies even if you do not take out a home loan, KiwiSaver, investment or insurance product through us and it may continue to apply to you and your information even after your relationship with us has come to an end.

### **Information we collect**

We collect information about you (for the purposes listed below) when you use our website, when you contact us, when we provide services to you. In some circumstances, we collect personal information about you from people or organisations other than you. This is known as indirect collection.

When you use our services, this information may be collected from others including your advisers, accountants, lawyers, health professionals, product providers (loan, insurance and investments).

When we collect personal information about you indirectly, we will take reasonable steps, as soon as reasonably practicable after collection, to ensure you are informed of:

- the fact that your personal information has been collected
- the purpose of collection
- the types of organisations the information may be disclosed to
- our identity and contact details
- whether the collection is authorised or required by law
- your rights of access to, and correction of, your personal information

unless an exception under the Privacy Act applies.

You can choose not to provide information to us

If you choose not to 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.

Our purposes for collection and use

When you use our services, we collect and use your personal information for the following purposes, in accordance with the Privacy Act:

- To obtain and verify your identity and address.
- To provide our services to you
- To respond to communications from you
- To verify the information, you provide to us (through third parties)
- To evaluate and improve our customer service
- To protect and enforce our rights as part of our relationship with you
- To comply with applicable laws and to support us to engage with relevant regulators
- To carry out market research, data processing and statistical analysis activities
- To let you know about offers and services that might be of interest to you (including from our loan, insurance and investment product providers)
- Any other purpose authorised by you or the Privacy Act.

From time to time, we may need to use your personal information for another purpose associated with a particular service. We may also use personal information for a

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purpose associated with a particular service that has been collected from a third-party. In these situations, we will notify you of that in accordance with the Privacy Act.

Some collection and use of personal information (including indirect collection) is authorised or required by law, including under the Privacy Act, the Credit Reporting Privacy Code 2020, the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, and other applicable financial services legislation. Where collection is authorised or required by law, we will identify this when notifying you, unless an exception applies.

#### Disclosure of personal information

When you use our services, we may share your personal information with:

- Anyone who needs it to assist us with the purposes listed above including businesses that support provision of our services (including information technology service providers, lawyers, and accountants).
- We may share your personal information with Advisers operating under our Authorised Body licence, and they may share your information with us, to provide and support financial advice services and meet oversight and compliance obligations. We only share information for the purpose it was collected (or a directly related purpose), or where you authorise it or the law otherwise permits, and we apply reasonable security safeguards.
- Product providers in connection with assisting to apply for loan, insurance and investment products and services, to administer the products and services, to make insurance claims, and to renew, vary, replace or exit products or services.
- Organisations conducting market research, data processing and statistical analysis for us
- Guarantors of your obligations (where we are permitted to do so)
- Lawyers and other professionals, and our insurers (and their advisers), in connection with defending, protecting and/or enforcing our legal rights & interests
- Law enforcement authorities, the courts, government agencies, regulatory authorities in New Zealand and overseas, where we believe the disclosure will assist us to comply with any law or legal rules.

We may also disclose information about you to anyone you authorise us to disclose that information to.

## Storage of information

We may store your information physically or electronically ourselves, or with others contracted to hold the information for us in New Zealand and overseas.

Advice Link (NZ) Limited is a technology company that is part of our Financial Advice Provider -Link Financial Group 2022 Ltd and provides the Customer Relationship Management (CRM) platform for our Financial Advisers where clients' personal information is collected, stored and managed.

## Your rights of access to and correction of information

We will do everything reasonable to ensure that the information we hold about you is accurate. We rely on you to notify us when any of your relevant personal information changes. You may ask us for access to the information we hold about you and, if necessary, request corrections to it. Under the Privacy Act we may charge you for this in some instances.

If you would like access to the information we hold about you, please contact us at

LendSure Financial Limited

P O BOX 35-244

Shirley

Christchurch 8640

021 2668441

[contactus@lendsure.co.nz](mailto:contactus@lendsure.co.nz)

## Collection of analytics information through our website

To improve our website(s) and our advertising, we may use patterns and other meaningful information gathered from web analytics tools. This may include traffic to, from and within our website(s), your mouse click activity, your IP address, and other information that you voluntarily enter into the website(s). In addition, our website(s) may use third-party cookies from Google Analytics for Display Advertisers. This includes features which give us insight into behavioural information relating to visitor age, gender and interests on an anonymous and aggregate level, and who has viewed our advertising on other websites.

This helps us to understand browsing behaviour to give a better experience whilst visiting our website(s), and to optimise our advertising, including on and outside our website(s). You can access Google's Privacy Statement [here](#).

## Cookies

We may use cookies when you are on our website(s). Cookies are small pieces of information which can be stored on your hard drive or memory. They allow us to track and target the interests of our website users. Any information we collect and share with third parties through cookies is aggregated and therefore anonymous (it does not include personal information which is likely to identify you).

The information may be used for security to help us identify you, to provide you with personalised features and for tracking traffic on our website(s) to serve you ads for our products and services when you visit our website(s) and third-party websites. You can prevent new cookies from being installed and delete existing cookies. The procedure depends on which browser you are using. For information on how to remove cookies check your internet browser. You may be unable to log on to our secure services without accepting our cookies.

## How we protect personal information

We will take steps that are reasonable in the circumstances to keep personal information safe from loss and from unauthorised access, use, modification, or disclosure.

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 and monitored alarms 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 providers' compliance) with internal policies and industry best practice;
- We only keep information for as long as we need it, or if the law requires us to.

#### Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk. Once we receive your transmission, we take reasonable steps to preserve the security of the information in our own systems.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We recommend that the site's privacy policy is reviewed before any personal information is provided.

#### Changes

We may need to change this statement from time to time by uploading a revised statement onto LendSure's website. The change will apply from the date that the revised statement is uploaded.

Last updated: 1 May 2026