

Kiwi Financial Services Privacy Statement

1. RESPONSIBILITY

Kiwi Financial Services takes your Privacy seriously. This privacy document applies to the sites www.kiwipersonaltax.co.nz and www.kiwitaxrefund.co.nz. Kiwi Financial Services respects your rights to privacy and is bound by the Privacy Act 2020 of New Zealand. For more information on the act, please visit:

www.legislation.govt.nz/act/public/2020/0031/latest/LMS23342.html

Kiwi Financial Services is fully committed to protecting our customers' privacy and security. Please review the following document to ensure you fully understand what information we collect about you and with whom we share it. You should read this document in its entirety. It should also be noted we may amend the content of this document at any time by posting a revised version on our website. More information regarding this can be found under section 11.

Kiwi Financial Services provides the following information to explain what personal information we collect about you, with whom we share it, and how you can direct us not to share certain information with certain parties.

"Personal Information" refers to the meaning given to it under the relevant acts in your region. You should read this document in its entirety. Kiwi Financial Services collects information by lawful and fair means only.

2. COLLECTION OF INFORMATION

Kiwi Financial Services is required to collect various types of information. This includes:

- Information that you provide us in the course of using the Kiwi Financial Services service, such as your name, residential address, email address, and telephone number.
- Details of the services which you require from Kiwi Financial Services and we may also collect certain sensitive information from you including your bank account number, date of birth, passport number, driver's licence number, IRD number, and GST number.
- Information about your usage of the Kiwi Financial Services, including your transaction history, and how you use the Kiwi Financial Services service.
- In order to use Kiwi Financial Services, we also request certain third-party information. This includes your customers Full name, physical address, email address and phone number and if Kiwi Financial Services is unable to collect the above information, then we may be unable to provide you with our service.
- Kiwi Financial Services collects this information in various ways, including but not limited to:
 - Through your use of the Kiwi Financial Services websites, including support messages
 - Conversations held over the phone by you and Kiwi Financial Services staff members
 - When you complete a contract

- When you send information in emails or correspond with Kiwi Financial Services
- Information that we lawfully obtain from third parties such as verification services and credit reporting agencies

Information that we indirectly obtain from you, such as information about the hardware and software you use when accessing the Kiwi Financial Services service, your IP address, the pages you access on this website, and other websites that you visit prior to accessing Kiwi Financial Services.

We may also use “cookies” to track your use of this website. A cookie is a small data file that we may place on your computer to identify you when you return to the website. You are free to decline our cookies if your browser permits but doing so may interfere with your use of the Service. The information we store in the cookie is not Personal Information but a number that we generate and could not be used to lookup a user’s Personal Information without the proprietary Kiwi Financial Services system. Should you wish to opt-out of digital advertising or remarketing, please contact us.

Kiwi Financial Services is required to collect certain personal information under the following acts - Tax Administration Act 1994 (TAA).

We are required to collect personal information in order to:

- To provide services and products to you and undertake associated business processes and functions
- To verify your identity and comply with legal obligations.
- To collect payment for your use of the services provided
- To troubleshoot problems with the website and the services provided
- To detect and prevent fraud and other illegal use of the website and the services provided
- To send you marketing notices, service updates, and promotional offers
- For administration, planning, and account management
- To develop, monitor, and improve services
- Any other purpose disclosed to you at the time of information collection

3. SHARING INFORMATION WITH OTHERS

Kiwi Financial Services will not sell or lease the information we collect to third parties for their promotional purposes unless we receive your permission to do so. Nevertheless, we may share personal information about you as follows:

To entities or service providers under contract with Kiwi Financial Services for the purposes of conducting our business and providing our services to you. This includes transaction processing, fraud prevention and professional advisors such as solicitors, business advisors and consultants. Entities we partner with to offer additional products and services, but only when you elect to receive information about those additional products and services.

In the event of the sale, acquisition or merger of some or all of our assets, your personal information might be a part of the transferred assets. We shall notify you in the event of such an occurrence by placing a notice on our website.

Law enforcement and government officials, but only in connection with a formal request, subpoena, court order, or similar legal procedure, as well as circumstances where we believe in good faith that disclosure is necessary to comply with the law, report suspected illegal activity, or investigate violations of our User Agreement. As may be required under any other law.

4. MODIFY AND ACCESS YOUR INFORMATION

Kiwi Financial Services is required to hold customer information for a period of 7 years. However, all information relating to your file will be retained including but not limited to:

- Your name, address, date of birth and all other relevant personal information IRD requires use to have to have you as a client.
- The details of the recipient bank account
- The details of the recipient bank account

Options to access, modify or update your personal information by contacting Kiwi Financial Services to request changes you may deem necessary.

Kiwi Financial Services will take reasonable steps to ensure that all information we hold on your file is up to date, complete and accurate, this is in order to minimise the possibility that you are uncontactable and appropriate information is used to make a decision about you. However, please note that Kiwi Financial Services is in no way responsible for information that is not updated on your account and as such advises all customers that they routinely check that the information provided on their account is correct.

5. MODIFY OR RESTRICT THE USE OF YOUR INFORMATION

A Kiwi Financial Services customer may restrict the sharing of their personal information as follows: If, after giving Kiwi Financial Services your permission to share your personal information with third parties, with whom we deem it necessary to provide our jointly offered services, you later decide that you no longer want us to share such information, you can email info@kfs.co.nz. It should be noted that a request to restrict or modify the use of your information may result in you no longer being able to use our services.

6. ACCESS TO INFORMATION

You are entitled to request all personal information held by Kiwi Financial Services at any given time. To do so you need to contact Kiwi Financial Services directly. Where you are entitled to that information Kiwi Financial Services will ensure it is provided in the manner you requested it. If it is not practical or possible to do so, Kiwi Financial Services will provide the information in another suitable form such as via email or post.

There may be circumstances which mean that information cannot be released to you. For example, these circumstances may include:

- The information may impact the privacy of another individual
- The information is commercially sensitive evaluative information
- The information is subject to solicitor-client or litigation privilege
- Kiwi Financial Services is prohibited by law from providing you with access
- The disclosure could be expected to threaten the safety, physical or mental health or life of an individual

If Kiwi Financial Services decides that it cannot provide you with certain information, it will outline the reasons for its decision in writing and the mechanisms available to complain about the refusal.

7. SECURITY - SSL SECURED

Kiwi Financial Services takes all reasonable steps to maintain the security of your personal information. We have a range of safeguards to protect this information. Kiwi Financial Services uses the highest level of online security available to protect the information you submit to us through Kiwi Financial Services websites. We have put in place SSL [Secure Socket Layer] encryption technology to protect your sensitive information transmitted from the Kiwi Financial Services website.

8. STORAGE OF INFORMATION

We store your information physically and/or electronically ourselves at our office. We will act reasonably to ensure that your information is protected from unauthorised use or disclosure.

9. COMPLAINTS AND DISPUTES

Any dispute or complaint in connection with the Kiwi Financial Services terms of use or the Kiwi Financial Services privacy policy must be dealt with by you in New Zealand.

10. THIRD PARTY WEBSITES

The Kiwi Financial Services website contains links to other websites. Kiwi Financial Services maintains it is not responsible for the privacy practices or the content of other web sites. Please ensure you familiarise yourself with the privacy practices of these other sites prior to submitting your personal information to them.

11. AVAILABILITY AND CHANGES TO THIS POLICY

This policy is available on the Kiwi Financial Services website. Kiwi Financial Services retains the right to change this privacy policy from time to time. All updated versions of this policy will be posted and kept up to date on the website.