

Christian Savings Limited – Privacy Policy

1. This policy governs the collection, use, disclosure and storage of your personal information by Christian Savings Limited (referred to in this policy as “Christian Savings”, “us”, “we”, or “our”), collected via our website www.christiansavings.co.nz (“Website”) and/or in connection with all products and services that Christian Savings provides to you (“Privacy Policy”).

Your privacy rights

2. Christian Savings is committed to complying with its obligations under the Privacy Act 1993 when dealing with your personal information. Any personal information you provide to us will be stored, used and disclosed by Christian Savings in accordance with this Privacy Policy.
3. If you have any questions regarding this Privacy Policy or wish to access or amend the personal information that we hold about you please contact us at the following details:

Telephone: 09 582 0037

Toll free: 0508 (SAVINGS) 728 464

Email: info@christiansavings.co.nz

Postal Address: PO Box 12738 Penrose, Auckland 1642 New Zealand

Acceptance of this privacy policy

4. By accessing the Website, using any of our products or services, or otherwise providing us with any of your personal information, you accept the terms of this Privacy Policy and authorise us to collect, use, disclose and store your personal information in accordance with this Privacy Policy.

Changes to this privacy policy

5. We may amend and update this Privacy Policy from time to time by posting a revised version on our Website. Any amendments will be effective 14 days from the date they are posted. If you continue to access the Website and/or use our products and services after the 14 day notice period, you will be deemed to have accepted the revised Privacy Policy.

How we collect information about you

6. Your personal information will be collected and held by:

Christian Savings Limited, 55 Hugo Johnston Drive, Penrose, Auckland, 1061, New Zealand.
7. We may ask you to provide certain personal information including your customer number, name, date of birth, IRD number, bank account number(s) and contact details (including your email address, phone number and/or residential address) when you access our Website (including using any customer portal), make any enquiry about Christian Savings, and/or apply for our products or services.
8. We may also collect personal information about you from third parties from time to time, such as Verify Financial Services Limited to help us complete our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

9. When you use the Website we may also collect information that is sent to us by your computer, mobile device or other access device. The information that is sent to us may include your computer IP address, referral URL, geo-location and data about the web-pages that you access.

How we use and disclose information that we collect about you

10. We use and disclose your personal information in accordance with your specific instructions or consent, or accordance with this Privacy Policy, including for the following purposes:
- (a) to provide you with our products and services (including administering your investments and/or loans with Christian Savings);
 - (b) undertaking an assessment of your current credit situation as part of any application process;
 - (c) to communicate with you (for example to provide customer support);
 - (d) to facilitate your use of the Website (including providing you access to any customer portal);
 - (e) to improve our products and services and conduct market and/or business research and analysis;
 - (f) subject to us obtaining your consent, to keep you informed about our products and services (except if you have told us that you do not want to receive emails from us that promote our products and services);
 - (g) to comply with any of our legal obligations (including verification of your identity under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009); and
 - (h) as otherwise permitted by law.

Who we may disclose your personal information to

11. We may disclose your personal information to:
- (a) our service providers that we have engaged to provide a service to us in relation to the Website and/or any product or service that we have agreed to provide you. For example, we may share personal information with a service provider we have engaged to provide us with customer support services or technology services;
 - (b) If you are a borrower, we may provide your information to your relevant national body/denomination or association, but only if you are in default of your loan obligations/conditions and we have the right to do this under the Loan Agreement;
 - (c) courts, tribunals, and regulatory authorities such as the Inland Revenue Department; and/or
 - (d) any other person or organisation that you have authorised us to disclose your information to.

Access, correction and retention of your personal information

12. You agree that any information you give to Christian Savings will be accurate, correct and up to date, and that when acting on behalf of a business or another person, you are authorised to give such information to us.
13. You must inform us if any of your personal information changes, to ensure that the details we hold about you are up to date and correct.
14. You are entitled to access the personal information we hold about you, and to request that we amend it if it is incorrect.
15. In order to comply with certain laws and regulations, Christian Savings is required to retain your information for specified periods of time, but otherwise we will only retain your personal information for as long as it is required to achieve the purposes set out in this Privacy Policy.

Cookies

16. A cookie is a data file that is sent to your browser from a web server and stored on your computer (or other device), then sent back to the server by your browser each time you access certain sections of the Website.
17. Like many other websites on the internet, Christian Savings uses cookies and other digital tracking tools/software to store and track information about you when you are on the Website for the purposes of:
 - (a) security (including to verify your customer details and/or to detect fraudulent behaviour)
 - (b) providing more customised content and material to you on the Website; and
 - (c) business and marketing analysis.
18. You can disable cookies through your internet browser but the Website may not work as intended for you if you do so.

Security of information

19. We take reasonable steps to ensure that the personal information that we hold about you is stored in a secure environment, and protected from unauthorised access, modification or disclosure.
20. However, we do not make any warranties in relation to the security of any information you disclose or transmit to us through the internet or otherwise, and we are not responsible for the theft, destruction, or inadvertent disclosure of your personal information where our security measures have been breached.

Links to other sites

21. Christian Savings may have links or references to other websites from our Website and our Privacy Policy does not apply to those websites. Christian Savings takes no responsibility for the privacy practices of other websites.

Public statements

22. Should you wish to make public comments or statements about us, the Website, the products and services that we provide to you, or the relationship we have with you, we reserve the right to make such public comments as may be necessary to respond to your statements and/or correct any misconceptions or errors of fact.

Residents outside of New Zealand

23. Given the nature of the internet, our Website can be accessed by people all over the world, in different countries with different laws. Other jurisdictions have different laws regarding the storage and use of your personal information. By visiting our Website, using our products or services, and providing us with your personal information, you acknowledge and agree that your personal information will be processed for the purposes set out in this Privacy Policy and otherwise in accordance with New Zealand law.