

PRIVACY POLICY

Introduction

Tootsweet NZ Limited is committed to complying with the Privacy Act 1993 (“**Act**”) and to protecting the privacy of the information we hold about each of our customers, including “personal information”.

“Personal information” is defined in the Act and means information about an identifiable individual.

This policy sets out how we will collect, use, disclose and protect your personal information.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, see www.privacy.org.nz.

Changes to this policy

We may change this policy by uploading a revised policy onto the website. The change will apply from the date that we upload the revised policy.

Collecting personal information

We may collect personal information from you in order to allow us to provide products and services to you.

Any personal information will be collected directly from you, unless you have authorised us to collect that information from another party (for example, a credit reporting agency or one of our partners).

Ways personal information may be collected from you include:

- a) via form submission on our website;
- b) via any registration or subscription process;
- c) through any contact with us (e.g. phone call, text message or email); or
- d) when you seek, buy or use our products and services.

When we collect personal information from you, we will let you know the ways in which we may use or disclose that information, and will ask for your authorisation to do so.

You do not have to provide us with information we request, however it may affect the services we can provide to you.

You have the right to access and request correction of any personal information that we hold about you, and full details of every organisation or person to whom we have disclosed information about you, by contacting Tootsweet on 0800 866 879 or at hello@tootsweet.co.nz.

Use of personal information

We will only use your personal information for the purposes for which it was collected and purposes which you have authorised.

Generally, these purposes will be:

- to consider providing you with credit or other services (which may require verifying your identity, undertaking credit checks or undertaking checks about any vehicle you own or are looking to purchase);
- to provide products and services to you;
- to enter into any agreement with you;
- to register security interests;
- to bill you and to collect money from you, including authorising and processing credit card transactions;
- to administer and develop our business (and our partners' businesses), including administering and monitoring;
- to improve the products and services that we provide to you;
- to market our services and products to you
- to respond to communications from you, including a complaint;
- to conduct research and statistical analysis (on an anonymised basis);
- to comply with laws, rules, or regulations (including identity verification requirements) in New Zealand or overseas, including any laws, rules or regulations that we reasonably expect to be put in place;
- to exercise our rights and fulfil our obligations under any agreements with you or at law; and/or
- to generally do business with you.

Unless you inform us that you do not wish to be contacted by us, we may use your personal information to contact you, including by mail, email and telephone (including SMS) to provide you with information about and discuss other products or services provided by Tootsweet or our partners, or products and services provided by selected third parties in which we think you may have an interest.

We will not use or act on any of your personal information without taking reasonable steps (having regard to the purpose for which the information will be used) to ensure that the information is accurate, up to date, complete, relevant and otherwise not misleading. If we believe that your information is inaccurate, not up to date, incomplete, irrelevant or otherwise misleading, we will ask you (or, with your consent, another person or organisation) to verify that information before we use it.

Disclosure of information

As a Tootsweet customer, you consent to your personal information being disclosed to or obtained from other organisations we consider appropriate for the purposes listed above.

Those other organisations or people include:

- Our related companies;
- Our service providers and their related companies;
- Other financial or insurance institutions;

- Government departments, government bodies or agencies in New Zealand or overseas (including tax authorities);
- The New Zealand Transport Agency's "Driver Check" service;
- Any organisation or person providing us with guarantees or security under any agreement with you;
- Our existing and potential business partners;
- Any organisation or person to whom we consider assigning or transferring any of our rights under any agreement with you;
- Your employer and accountant; and / or
- Any other organisation or person you authorise your personal information to be disclosed to or obtained from.

In particular, we, or our partners, may use the services of credit reporting agencies on an on-going basis, and may exchange information about you with those agencies (including information about your default and repayment history).

Those agencies may retain that information and provide that information to their customers who use their credit reporting services.

We, or our partners, may also disclose your information where that disclosure is permitted under the Act.

Website 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.

If you post your personal information on our website's, or any other website's comments section, you acknowledge and agree that the information you post is publicly available.

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 suggest you review that site's privacy policy before you provide personal information.

We use cookies (an alphanumeric identifier that we transfer to your computer's hard drive so that we can recognise your browser) to monitor your use of the website. You may disable cookies by changing the settings on your browser, although this may mean that you cannot use all of the features of the website.