

# Endow.

## PRIVACY POLICY

Dated as at 1 April 2021

## INTRODUCTION

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1. We are committed to protecting our customers' personal information and complying with our obligations under the Privacy Act 1993. This Policy has been written to help you understand how we collect, use, disclose and protect your personal information provided as part of your use of our Services.
2. By accessing the Website and by using our Services, you authorise and consent to the use of your personal information in accordance with this Privacy Policy.
3. If you have any questions in relation to this policy, or any personal information held by us, please contact us at [info@endow.co.nz](mailto:info@endow.co.nz)

## DEFINITIONS

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4. The terms 'we', 'us', and 'our' are a reference to Endow.
5. The terms 'you' and 'your' are a reference to you.
6. Unless otherwise stated in the body of this Privacy Policy, capitalised terms have the same meaning assigned to that term in the Endow Terms and Conditions.

## PURPOSE OF COLLECTION OF PERSONAL INFORMATION

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7. As part of our Service, we must collect and retain personal information provided to us directly by you including:
  - a. when you apply for membership as an Investor or Borrower;
  - b. when you contact us;
  - c. through the use of the website; and
  - d. during other communications with us.If you do not provide us with the personal information we request we may be unable to provide our Services to you.
8. In addition to collecting personal information directly from you, we may collect your information from your authorised representative, public sources and through third party service providers (including credit reporting agencies) where you have authorised us to do so.)
9. We may also collect information through the use of cookies to record your visit to our website. All information collected through cookies will be held by us and will not be made available to third parties in a manner that enables them to identify you. You may set your browser to refuse cookies, however some parts of the website may not function properly.
10. If you provide us with information about another person (for example a Guarantor), you must ensure that the other person has authorised you to provide us with their information. You must also comply with your obligations under applicable privacy laws, for instance, you may need to tell that other person that you have disclosed their personal information to us, that they have a right to access their information and that we will handle their personal information in accordance with this Privacy Policy.

## APPLICATION FOR MEMBERSHIP

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11. When you apply for membership as an Investor or Borrower you authorise and consent to us obtaining personal information about you from third parties in a manner consistent with the Purpose of this Privacy Policy, including conducting credit and background checks from third party service providers and any credit reporting agency (as defined in the Credit Reporting Privacy Code 2004).

## COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

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12. We may collect your personal information for the following purposes:
  - a. confirming and checking your identity, contact details, employment and tax status;
  - b. registering you as a Borrower or Investor;
  - c. assessing your creditworthiness;
  - d. satisfying our obligations under our Fair Dealing and Fraud and Anti-Money Laundering policies;
  - e. facilitating your Loan, including Loan approval and the publication of a Loan Application;
  - f. assisting in the preparation and issue of Loan Documents;
  - g. running background checks, credit checks, legal checks or other checks;
  - h. carrying out any legal, governmental or regulatory requirements;
  - i. conducting legal proceedings or other investigations;
  - j. confirming your information listed online or on various company registers;
  - k. communicating with you; and
  - l. for general business purposes related to the Service.
13. We will only disclose generic information about Loan Applications on the Website, however we may disclose your personal information, including, further detailed information about your Loan Applications in accordance with the purposes of this Privacy Policy, including to:
  - a. your authorised representative or any person acting on your behalf;
  - b. Investors, Borrowers and their solicitors directly involved in the Loan;
  - c. credit reference and identity verification agencies;
  - d. regulators and government agencies as required to meet our legal obligations;
  - e. our financial and legal advisors or auditors;
  - f. any third party providing their services to us to ensure the on-going operation of the Service; and
  - g. any person as necessary to protect or enforce our legal rights and interests, or to defend any claims.
14. We may also disclose your personal information to third parties where:
  - h. you have authorised the disclosure, or the disclosure is connected to the purpose for which the personal information was collected;
  - i. we are required to disclose the personal information in connection with any legal proceeding, including for fraud or crime prevention; and/or
  - j. we are permitted to disclose the information under the Privacy Act or in accordance with this Privacy Policy.

## PROTECTION OF PERSONAL INFORMATION

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15. Any information you have provided to us online is stored on our secure in-house server and in a secured database.
16. Physical 'hard copies' of information are stored onsite. Our building has a monitored alarm.
17. While we strive to do everything reasonably possible to protect your personal information and privacy, we cannot guarantee or warrant the security of any information you disclose or transmit to us.
18. While we take all reasonable security measures to protect your information, we are not responsible for the theft, destruction or inadvertent disclosure of your personal information where our security measures have been breached.

## HOW TO ACCESS YOUR PERSONAL INFORMATION

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19. You may request a copy of your personal information we hold by requesting this in writing to [info@endow.co.nz](mailto:info@endow.co.nz).
20. You may request correction of your personal information by requesting this in writing to [info@endow.co.nz](mailto:info@endow.co.nz). If we decline to or are unable to provide you with the requested correction, we will notify you of the reasons for declining to do so to the extent required and at your request take reasonable steps to attach a statement to your personal information setting out that you have requested that the information be corrected.

## HOW LONG WE HOLD YOUR PERSONAL INFORMATION

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21. We will keep your personal information for as long as necessary to achieve the purpose we collected it for, and in order to comply with our legal obligations.

## CHANGES TO POLICY

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22. Any changes to this policy will be advertised on our website and be effective from the date posted.