

# FLEXIGROUP<sup>X</sup>

## Privacy Policy

This document reflects the general privacy policy of FlexiGroup (New Zealand) Limited, in addition to our Privacy Statement

### 1. Privacy and Responsible Use of Information

In this policy

- “we” or “FlexiGroup” means FlexiGroup (New Zealand) Limited or any related FlexiGroup company
- “you” means you, the person using our services, or visiting our website
- “services” means all goods or services we provide and anything else we do for you, including providing you with access to our website

### 2. How We Handle Security

FlexiGroup may hold personal information in paper format and/or by electronic means. We take all reasonable measures, using both electronic and physical safeguards (as applicable) to ensure this information is kept safe and secure.

### 3. What Information We Collect and Why

We collect information about you to provide you with the product or service you have selected. This may include verifying your identity, finance approval, account management, arrears enforcement and end of contract communication. We may also use this information to provide you with details of products and services that may be relevant to you, and to ask for your opinion of our products and services from time to time.

The types of information we collect and handle include identity and contact details of you and your referees, information about your financial circumstances and history, and products or service preferences you may have. Generally, we collect this from you. With your consent, we may obtain information about you from others. This allows us to provide and tailor our products and services to best suit your needs.

FlexiGroup may also collect information from the digital interactions customers and website users have on digital assets of FlexiGroup.

The information collected may arise from (but is not limited to) the use of apps, emails, web site viewing, application forms, chatbot, live chat facilities and other digital interactions. The types of information collected may include but not be limited to:

- IP address of the machine you connect to the web site with
- Operating system and browser your computer used to view the website
- Time, duration and date of your visit
- Pages you viewed
- And any personal data you choose to share, such as email address and income sources
- Any information about you freely available online

This information is used to assist in the assessment and creation of FlexiGroup marketing initiatives. This information is not shared with external third party organisations for the purpose of sale or profit.

All information given either expressly or through interactions will be treated in accordance with the FlexiGroup Privacy Statement.

### 4. The Use of Cookies and Third Party Providers

FlexiGroup's web sites and emails make use of cookies to collect online data through third party companies such as Google Analytics. This process allows the tracking of data such as IP address, geographic location, time spent on the web site and other information relating to interactions on the web site and other digital assets. This information is used for the purpose of monitoring and managing our website traffic, increasing the quality of the experience offered by FlexiGroup to customers and web site users. You do not need to accept cookies to access our website, but if you choose not to accept them, some information may not be available to you.

### 5. Quality, Access to and Correction of Information

Information about customers is integral to decisions we make about our products and services for customers. It is essential that this information is correct. Please help us to ensure this by alerting us to any changes in your particular circumstances. You are also welcome to get access to information we hold about you and to draw any inaccuracies to our attention, by contacting us as outlined in the contact us section.

### 6. Privacy and Email Marketing

FlexiGroup exercises responsible email marketing practices and adheres to the guidelines on marketing messaging set out by the Department of Internal Affairs which provide for the following:

- Consent – your express, inferred or deemed consent is required in order for you to be added to any email marketing communications.
- Sender Information – we clearly state when any email communications are sent by FlexiGroup to ensure all recipients know who the email is from.
- Unsubscribe – all marketing email communication includes the ability to unsubscribe from future marketing communications if desired.

All FlexiGroup email communication is compliant with CAN-SPAM requirements as well as international anti-SPAM standards.

If any recipient would like to unsubscribe they are able to do so either from the email itself, or via telephone. If the recipient wishes to unsubscribe via telephone they will be required to provide sufficient proof of identity in order to do so.

For any recipient who has accidentally unsubscribed and would like to opt in to FlexiGroup email communications, they can do so via telephone. A verification process will need to be followed to ensure recipients making such a request are authorised to do so.

### 7. Links and other Web Sites

On the FlexiGroup web sites there may be advertising or links to third party sites which offer services and information to you. Where you access one of these third party web sites through a FlexiGroup web site, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party. Having these links on FlexiGroup web sites does not express or imply that we support or recommend any other company, product or service. We do not control, and are not responsible for, the information on any third party site found through our site.

### 8. Copyright and Trademarks

FlexiGroup, FlexiRent, EasyLease, Smartway, FlexiLine, Equico, FlexiRent Finance Solutions and FlexiRent Protect are registered trademarks of the FlexiGroup (New Zealand) Limited group of companies.

### 9. Changing this Policy

We may change this policy at any time by changing or removing existing terms or adding new ones. Changes may take the form of a completely new policy. We will tell you about any changes by posting an updated policy on our website. Any change we make applies from the date we post it on the website.

If you have any questions about FlexiGroup's online privacy policy ask us your question via our web site, email or telephone.

### 10. What to do if you have a Complaint or Concern

If you require more detailed information on the way in which we handle information about you, or you are concerned about our treatment of your information, please contact us.

### 11. Contact Us

E-mail: [customerservice@flexigroup.co.nz](mailto:customerservice@flexigroup.co.nz)

Visit: [www.flexigroup.co.nz](http://www.flexigroup.co.nz)

Phone: 0800 444 827

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