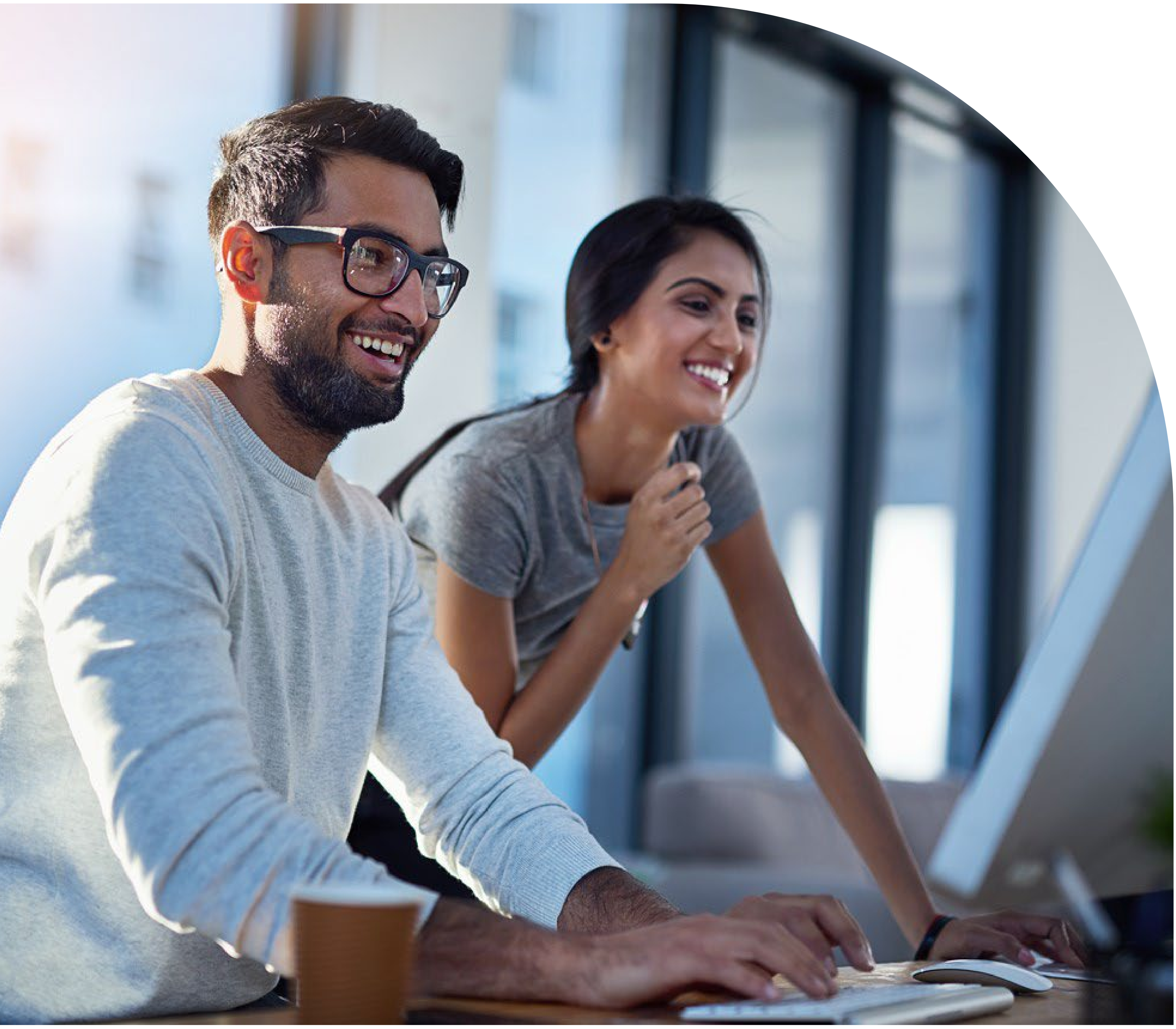
Experian
New Zealand Privacy Policy

October 2025



Our Commitment

At Experian New Zealand Limited ("Experian") we recognise the importance of your privacy and understand your concerns about the security of your Personal Information

While information is the foundation for Experian providing the best possible products and services, protecting the privacy of your personal information is of the highest importance to us. We believe that responsible management of the information entrusted to us is crucial in developing and maintaining public trust which in turn is essential for our continued success.

We are bound by and commit to adhering to all applicable Privacy Laws.

Experian New Zealand

Experian New Zealand Limited (Company No. 1931398) referred to as "Experian New Zealand" is part of a group of companies, whose parent company is Experian Plc, which is listed on the London Stock Exchange (EXPN).

This Privacy Policy applies to the collection and use of personal information by Experian New Zealand and its related bodies corporate. We may, from time to time, review and update this Policy, including taking account of new or amended laws, new technology, and/or changes to our operations and practices. All Personal Information held by us will be governed by the most recently updated Policy. We recommend you regularly check our Policy so that you are aware of these updates and changes.

What kind of personal information do we collect?

The types of Personal Information we collect from you depends on the circumstances in which the information is collected.

For individuals, including sole traders, we may collect your:

- name
- address (current & prior)
- email address/es
- phone numbers
- date of birth / age
- place of birth
- gender
- residence type
- employment history
- qualifications
- income
- assets
- liabilities
- banking details and transaction information

- credit information
- trade credit information (for sole traders)
- tenancy information

We may also collect digital data such as your IP address, mobile advertising ID, and cookies (for more information on digital information please refer to the section - Collection and use of information through this website).

How do we collect personal information?

How we collect your Personal Information depends on the service that is being provided or the circumstances in which the information is shared with us.

We collect personal information in a number of ways, the most common way we collect your personal information includes:

- directly from you when you provide it to us or our agents or contractors;
- from our clients (such as credit providers when we provide credit reporting services);
- from data suppliers (where consented or permissible);
- from our website or when you deal with us online (including through our social media pages);
- from publicly available sources;
- from our related companies; and
- from third parties (for example, from a referee if you apply for a position as an employee or contractor with us or from the applicant if you are the referee).

We may also use the information we hold about you to derive or model information about you, an example of this is the creation of a credit score. While a credit score is not an automated decision it is a calculation that may influence a credit provider in making a credit decision about you.

Where we collect personal information from third parties, we generally obtain confirmation from these third parties that:

- the information has been collected in accordance with Privacy Laws;
- they are authorised to provide the information to us;
- they have taken appropriate steps to inform you of the fact that they will provide your information to us if such steps are required.

Why do we collect personal information and how do we use it?

The purposes for which we use and disclose your Personal Information will depend on the circumstances in which we collect it. This policy assists in informing you of why we are collecting your Personal Information, how we intend to use that information and who we may disclose it to.

We will use your personal information:

- to respond to you if you have requested information from us (including via our websites or via email or other correspondence sent to us);

- to provide goods or services to you or to receive goods or services from you;
- to consider you for a job with us (whether as an employee or a contractor)
- to address any issues or complaints regarding our products or services or relationship we have with you; and
- to verify your identity, contact details or other personal attributes.

In general, we collect, use and disclose your Personal Information so that we can provide data, analytics, marketing, research and credit management services to our clients. Some of the specific purposes are:

- to enrich our data (or that of our clients) with additional attributes including modelled or derived data;
- to assist our clients in managing their credit or operational risk, this includes credit assessment, supplier assessment and debt recovery;
- to assist our clients in verifying your identity, address, age or eligibility for a product or service;
- to carry out analysis, research or modelling directly or to assist our clients in performing these tasks;
- to create modelled or derived information to assist our clients in providing services to their customers;
- to facilitate targeted digital advertising;
- to cleanse and validate our data or that of our clients on attributes such as addresses, email addresses, and phone numbers and to ensure data quality and completeness is maintained;
- to improve our goods and services, including troubleshooting, product development and quality assurance purposes;
- for audit and record keeping purposes;
- sharing with our group companies to assist with the provision of services to our clients or the ongoing protection, monitoring or management of information; and
- to comply with any relevant law or court/tribunal order.

While this list is not exhaustive, any purpose outside of this list will be consistent with those permitted under Privacy Laws.

We also use aggregated, de-identified information (this information is not Personal Information as it does not include details about an identifiable individual) for research, analysis and product development. This non-personal information may be incorporated into products and services provided to our clients for their business use.

How do we hold that information?

Your Personal Information is held digitally in secure data centres in Melbourne and Sydney along with cloud based services provided by Amazon Web Services and Microsoft Azure.

Our data is held in Australian cloud-based servers as a global company we have products and services including failover technologies that may be hosted in the UK, Europe, Switzerland, North America or Asia.

Direct Marketing

Direct marketing involves communicating directly with you for the purpose of promoting goods or services to you and to provide you with offers that may be appropriate to you. Direct marketing can be delivered by a range of methods including mail, telephone, email or SMS. Direct Marketing may also include digital channels such as social media, digital display advertising, and connected television.

Where your personal information is used for marketing or promotional communications, you can opt out by:

- updating the settings on your devices to disable targeted digital advertising; and
- completing our opt out form.

If you do not wish to receive marketing information from us please use the unsubscribe option included in the marketing communication. Please note an unsubscribe request is limited to marketing material, we may still send you non-marketing information relevant to the product, service or relationship you have with us.

We do not use or allow Credit Information to be used for Direct Marketing; this is not permissible by law (for more information on the use of Credit Reporting Information please refer to the Summary of Rights).

Who do we disclose personal information to?

We may disclose your Personal Information to third parties in connection with the purposes described above in "Why do we collect personal information and how do we use it?".

This may include disclosing your personal information to the following types of third parties:

- our related bodies corporate;
- our clients where they have engaged Experian to provide products or services;
- our contractors and other service providers that provide goods and services to us (including website and data hosting providers, and information security suppliers);
- our accountants, insurers, lawyers, auditors and other professional advisers or agents;
- in the unlikely event that we or our assets may be acquired or considered for acquisition by a third party, that third party and its advisors; and
- third parties that require the information for law enforcement purposes or to prevent a serious threat to public safety.

Where we disclose your Personal Information to third parties we will use reasonable efforts to ensure they only use your personal information for the purpose it was disclosed for and in accordance with Privacy Laws.

Under certain circumstances we may disclose your personal information in accordance with a law, a court / tribunal order or if we reasonably believe disclosure is required for an enforcement-related activity conducted by, or on behalf of an enforcement body.

How secure is your personal information?

As a global leader in the management of data, the Experian group recognises and acknowledges the importance of keeping the personal information and data that it holds, secure and protected. To do this we utilise industry standard security, encryption processes and technology and ensure that access to your personal information is limited to those employees who require this to perform their role.

These standards operate globally across the Experian group. If we disclose your personal information to any of our overseas affiliates, the same level of security will apply.

Where we disclose personal information to our clients or partners, we require them to have appropriate safeguards to protect the security of that information.

How do we maintain the quality of your personal information?

We rely on the accuracy of the Personal Information we hold to provide our clients with valuable products and services. Therefore, it is important that the Personal Information we hold about you is accurate, up-to-date, complete and not misleading.

Where information is received directly from you, we encourage you to inform us if any details are incorrect so we can ensure our data is accurate and up to date.

Where information is received from third parties we require them to ensure the information they supply to us is accurate, up-to-date, complete and not misleading.

How can you access or correct the personal information we hold?

Should you wish to gain access to or correct your personal information, you may contact us at:

Telephone: 0800 733 707
E-mail: creditreport@au.experian.com
For your Personal Credit Report please go to: https://www.experian.co.nz/consumer/order-credit-report

Generally, we will provide details of the information we hold free of charge. However, to the extent permissible under law, we reserve the right to charge a fee commensurate with our costs of extraction and collation of information where significant work is involved. We will require you to adequately identify yourself when requesting a copy of your personal information before any Personal Information can be supplied.

If you would like us to update your information or you believe that any of the information we hold is incorrect, please let us know using the contact details above.

There are limited circumstances permitted under Privacy Laws in which we may decline an access or correction request, if this situation arises we will inform you of this. If we decline a correction request, you may request we note that a request for correction has been refused by us.

How can you complain about our use of your personal information?

While we aim to address matters quickly and efficiently we understand there are times when things may go wrong and you may want to make a complaint.

We aim to respond to all complaints promptly and will endeavour to resolve the matter within 30 days, this includes:

- acknowledge receipt of the complaint:
- investigating the issues that gave rise to the complaint;
- decide on the outcome of the complaint (or if more time is needed to investigate the matter further); and
- respond in writing giving reasons for the decision.

To raise a complaint please use the following contact details:

Experian Privacy Complaints
Postal Address: PO Box 9589
Newmarket, Auckland 1031
Complaint Form here.

If a privacy related complaint continues to be unresolved there may be the option to refer the matter to the: Privacy Commissioner Te Mana Matapono Matatapu, refer here for more details.

Collection and use of information through this website

This section covers our web site at www.experian.co.nz. Other web sites and other members of the Experian group are governed by their respective privacy statements.

Information collected on this website

We collect information from visitors (your visits) to this website through the submission of enquiry forms. Where that information is personal information, it is collected and handled in accordance with this Privacy Policy. In addition, we log your IP address (this is the technical standard which ensures messages get from one host to another and that the messages are understood) which is automatically recognised by the web server.

We may also use “cookies” and similar technology on our websites and in other technology applications. The use of such technologies is an industry standard and helps to monitor the effectiveness of advertising and how visitors use our websites/applications. We may use such technologies to generate statistics, measure your activity, improve the usefulness of our websites/applications, and to enhance the “customer” experience.

If you prefer not to receive cookies you can adjust your internet browser to refuse cookies or to warn you when cookies are being used. However, our websites may not function properly or optimally if cookies have been turned off.

Internet-based transfers

Given that the Internet is a global environment, using the Internet to collect and process personal data necessarily involves the transmission of data, sometimes on an international basis. Therefore, by browsing this website and communicating electronically with us, you acknowledge and agree to our processing of your personal information in this way.

External links

Our website may include links to third party websites. If you access other websites from the links provided on our website, the operators of those websites may collect information from you which will be used by them in accordance with their privacy policy, which may differ from our Policy. We recommend that you examine the privacy statements posted on those other websites to understand their procedures for collecting, holding, using, and disclosing Personal Information.

Further information

This Policy reflects general information on how we:

- comply with our obligations under the Privacy Laws; and
- collect, store, use, disclose and manage your Personal Information.

This Policy is not legal advice and is not intended to replace the rights, duties and obligations a party has under the Privacy Laws. Nothing in this statement is intended to create or impose rights, remedies or obligations additional to those set out in the Privacy Laws. All reasonable care has been taken by Experian to prepare and keep this statement up to date, however, the information contained in this policy is not intended to be a warranty or representation or otherwise to create any legal contractual relationship or obligations between you and Experian.

Glossary

“Credit Information” is as defined in the interpretations section of the Credit Reporting Privacy Code 2020

“Experian New Zealand”, “we”, “us” or “our” means Experian New Zealand Ltd.

"Personal information" is information about an identifiable individual and includes personal information—

(a) means information about an identifiable individual; and
(b) includes information relating to a death that is maintained by the Registrar-General under the Births, Deaths, Marriages, and Relation Ships Registration Act 1995 or any former Act (as defined in section 2 of the Births, Deaths, Marriages, and Relationships Registration Act 1995).

“Privacy Laws” means Privacy Act 2020 (including the Information Privacy Principles) and Credit Reporting Privacy Code 2020 (in relation to credit reporting information)