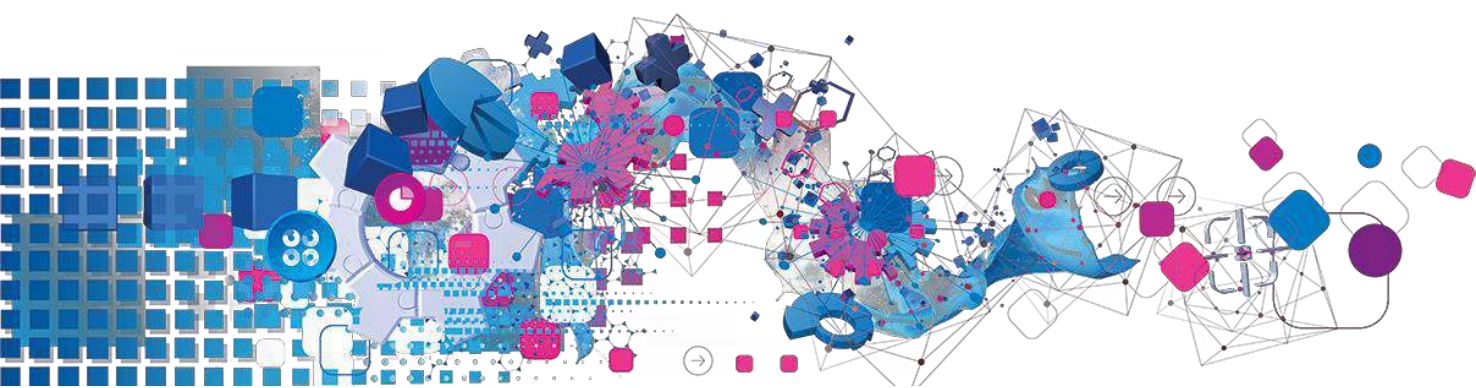




# Experian

New Zealand Privacy Policy 2022

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# Privacy Policy Statement

## Our Commitment

While information is the foundation for providing you with superior service, protecting the privacy of your personal information is of the highest importance to us. We believe that responsible stewardship of the information entrusted to us is crucial in developing and maintaining the public trust which in turn is essential for our continued success. We are sensitive to your privacy concerns and are committed to letting you know what kind of personal information is being collected and how the information is being used and disclosed.

We are bound by the New Zealand Privacy Act (subject to exemptions that are applicable to us under the Privacy Act), our general law obligations of confidentiality to you and all other applicable guidelines and codes in New Zealand.

## 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). For more information on the Experian group, please visit the group's website at [www.experianplc.com](http://www.experianplc.com). The Experian group are the global leader in providing data, analytics, marketing and credit services to organisations, businesses and consumers to help them manage the risk and reward in making every day commercial and financial decisions. Experian ANZ comprises several different companies, including, Experian New Zealand, Experian Australia Pty Ltd. (ABN 95 082 851 474), Experian Asia Pacific Pty Ltd. (ABN 65 006 980 696), Experian Australia Holdings Pty Ltd. (ABN 17 124 553 984), which together are referred to as "Experian ANZ", "we" or "us" for the purposes of this policy.

There is a further member of the Experian group which operates in Australia, Experian Australia Credit Services Pty Ltd. (ABN 12 150 305 838), but as that company operates a credit reporting business, it is subject to quite specific requirements concerning the collection and use of personal information and operates under a different privacy policy, which can be found here.

This Privacy Policy applies to the collection and use of personal information by Experian New Zealand, including information collected through the various websites operated by Experian New Zealand that link to this policy. It does not apply to personal information collected through websites that have their own Privacy Statements.

This Privacy Policy reflects how we manage and disclose your personal information while providing our services as organisations regulated under the Privacy Act. This Privacy Policy has no legal force and it does not create or impose any additional rights under the Privacy Act.

## What kind of personal information do we collect?

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

We may collect contact details including your name, address, email address, phone numbers and your date of birth / age. We may also collect digital data such as your IP address, mobile advertising ID, and cookies. We may also collect answers you provide to questions we ask and other information in relation to your dealings with us.

We may also collect details of the company that you work for.

If you apply for employment with us, we may also collect information for the purpose of considering your application including your qualifications and resume as well as reference information from your nominated referees.

If you are an individual contractor to us, we may also collect information relevant to your engagement with us including qualifications, work history, resume, reference information from your nominated referees, bank details, feedback from supervisors and training records.

We do not generally collect Sensitive Information from you or about you unless there is a legal requirement to do so, or unless we are otherwise permitted by law. In all other situations, we will specifically seek your consent for the collection of Sensitive Information.

In addition to the types of Personal Information identified above, we may collect Personal Information as otherwise permitted or required by law.

So far as is reasonably possible we are happy to deal with you anonymously or under a pseudonym, if you prefer. Generally, we can provide information about our products and services without requiring you to provide contact details, however you should be aware that if you do elect to remain anonymous or use a pseudonym it may impact on our ability to provide full and detailed information, products, services or assistance to you.

If you do deal with us under a pseudonym, we would of course prefer to know that it is a pseudonym, to avoid collecting inaccurate information. Similarly, if you have provided us with your contact details, and those details subsequently change, we would appreciate your informing us of the change so that we can ensure our records are kept up to date.

## How do we collect personal information?

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

We may collect contact details including your name, address, email address, phone numbers and your date of birth / age. We may also collect digital data such as your IP address, mobile advertising ID, and cookies. We may also collect answers you provide to questions we ask and other information in relation to your dealings with us.

Where we collect personal information from third parties we are careful to seek confirmation from those providing us with the information that it was acquired in accordance with the requirements of the Privacy Act, that they are entitled to provide it to us and that they can authorise us to use it for the purposes for which they are supplying it.

We may also collect details of the company that you work for.

If you apply for employment with us, we may also collect information for the purpose of considering your application including your qualifications and resume as well as reference information from your nominated referees.

If you are an individual contractor to us, we may also collect information relevant to your engagement with us including qualifications, work history, resume, reference information from your nominated referees, bank details, feedback from supervisors and training records.

We do not generally collect Sensitive Information from you or about you unless there is a legal requirement to do so, or unless we are otherwise permitted by law. In all other situations, we will specifically seek your consent for the collection of Sensitive Information.

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So far as is reasonably possible we are happy to deal with you anonymously or under a pseudonym, if you prefer. Generally, we can provide information about our products and services without requiring you to provide contact details, however you should be aware that if you do elect to remain anonymous or use a pseudonym it may impact on our ability to provide full and detailed information, products, services or assistance to you.

If you do deal with us under a pseudonym, we would of course prefer to know that it is a pseudonym, to avoid collecting inaccurate information. Similarly, if you have provided us with your contact details, and those details subsequently change, we would appreciate your informing us of the change so that we can ensure our records are kept up to date.

We collect personal information in a number of ways. The most common ways we collect your personal information are:

- directly from you when you provide it to us or our agents or contractors;

- via our website or when you deal with us online (including through our social media pages);
- from publicly available sources;
- from our related companies;
- from our clients where you have provided them with your consent; and
- from third parties (for example, from referees if you apply for a position as an employee or contractor with us); and
- from data suppliers where you have provided them with your consent to use your information.

We may 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.

## 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. Whenever practical we endeavour to inform you why we are collecting your Personal Information, how we intend to use that information and to whom we intend to disclose it at the time we collect your Personal Information.

We may use or disclose your personal information:

- for the purposes for which we collected it (and related purposes which would be reasonably expected by you);
- for other purposes to which you have consented; and
- as otherwise authorised or required by law.

In general, we collect, use and disclose your Personal Information so that we can do business together and for purposes connected with our business operations.

Some of the specific purposes for which we collect, use and disclose personal information are:

- to enrich data with additional attributes
- to carry out customer and marketing research and modelling
- to facilitate targeted digital advertising
- to cleanse and validate data such as addresses, email addresses, and phone numbers using reference data based on data quality rules
- to respond to you if you have requested information (including via our websites or via an email or other correspondence you send to us);
- to provide goods or services to you or to receive goods or services from you;
- to improve our goods and services, including troubleshooting, internal testing, caching/storing of data, and quality improvement;

- to verify your identity, address and age or eligibility to participate in a marketing activity;
- to consider you for a job with us (whether as an employee or contractor) or in the context of other relationships with us;
- to address any issues or complaints that we or you have regarding our relationship;
- to contact you regarding the above, including via electronic messaging such as SMS and email, by mail, by phone or in any other lawful manner;
- to revenue collecting agencies on receipt of valid notices as a relevant third party; and
- to comply with New Zealand law or court/tribunal order or revenue collecting agencies.

## How do we hold that information?

Your Personal Information is held by electronic means in our physical secure data centres in Melbourne and Sydney and via cloud storage on the AWS Sydney server. We have procedural safeguards in place for Personal Information and take reasonable steps to ensure that your Personal Information is protected from misuse, interference, loss and unauthorised access, modification and disclosure.

## Direct Marketing

Direct marketing involves communicating directly with you for the purpose of promoting goods or services to you and to provide you with special offers. Direct marketing can be delivered by a range of methods including mail, telephone, email or SMS. It also covers digital channels such as social media, digital display advertising, and connected television. You can unsubscribe from our direct marketing, or change your contact preferences, by either contacting us or by updating the settings on your respective devices not to enable targeted digital advertising.

Where we use your Personal Information for marketing and promotional communications, you can opt out at any time by notifying us.

## Who do we disclose personal information to?

We may disclose your Personal Information to third parties in connection with the purposes described in earlier in this Policy.

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

- our employees and related bodies corporate to create data products or to enhance services;
- our clients where they have engaged Experian to provide products or services;
- our contractors and other third parties that provide goods and services to us (including website and data hosting providers, and other suppliers);
- our accountants, insurers, lawyers, auditors and other professional advisers and agents;
- payment system operators, if relevant;
- if you are an individual contractor to us or a prospective employee, to our related companies and HR related service providers (e.g. for outsourced payroll processing);
- any third parties to whom you have directed or permitted us to disclose your personal information (e.g. referees);
- 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 or to prevent a serious threat to public safety.

Where we disclose your Personal Information to third parties including business partners, advertisers and/or government stakeholders for the purposes set out above and/or of reporting, research and analysis purposes, we will use reasonable efforts to ensure that such third parties only use your personal information as reasonably required for the purpose we disclosed it to them and in a manner consistent under the Privacy Act.

Under certain circumstances Experian New Zealand may disclose your personal information if it is required by or under a New Zealand law or a court / tribunal order or we reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities 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 from unauthorised access. To do this, at a minimum, Experian New Zealand utilises industry standard security, encryption processes and technology and we ensure that access to your personal information is only provided to those employees who need to have access to perform their role. Access is also provided to users and subscribers of the products and services we offer and any law enforcement agency with whom we are required by law to provide your personal information. These standards operate globally across the Experian group and so, if we disclose your personal information to any of our overseas affiliates, the same level of security will apply. To the extent that we disclose any personal information to our clients or partners, we require that they implement appropriate safeguards with regard to the security of that information.

We may be obliged to disclose personal information we hold to law enforcement agencies. In such circumstances the use and security of that information is determined by the rules governing the relevant agency.

To ensure that we maintain the standards we have set for security and that we comply with our obligations in relation to the storage and handling of your personal information the Experian group requires all its employees to complete regular training and an annual certification in relation to the handling of personal information and the application of our security policies. We will also regularly review this policy and assess our performance against it to ensure we are meeting and continue to meet our obligations under the Privacy Act.

## **How do we maintain the quality of your personal information?**

We rely on the Personal Information we hold about you in providing you with our services or otherwise conducting our business. Therefore, it is important that the information we hold about you is accurate, complete and up-to-date. This means that from time to time we may ask you to tell us if there are any changes to your Personal Information. The information we receive from the users of our products and services and the data we collect from publicly available sources and 3rd parties are subject to various processes to ensure the information is accurate. Where updated information is available we will incorporate it into our products as soon as practicable. The time it takes to apply updates to products depends on the product itself and the sources of data relevant to it. Whilst some information can be updated almost immediately; others have release cycles as long as three months, so the time taken for a change to become effective may vary considerably.

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

Should you wish to gain access to or correction of your personal information, you may contact us at Experian New Zealand online at [experian.co.nz](http://experian.co.nz) or via email at [info@nz.experian.com](mailto:info@nz.experian.com).

Generally, we are happy to provide details of the information we hold free of charge. However, to the extent permissible under law, we reserve the right to charge a nominal 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.

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. Where we have obtained information directly from you, we may

occasionally ask you to update your information. Data will not be kept for longer than is necessary and will be removed from our database at your request. If you wish Experian New Zealand to delete your profile, you may contact us at Experian New Zealand online at [experian.co.nz](http://experian.co.nz) or via email at [info@nz.experian.com](mailto:info@nz.experian.com).

There are certain limited circumstances permitted under the Privacy Act in which we may decline to permit you access to the information we hold, or we may decline to apply a correction to that information which you have requested. In such circumstances, you may require that we note that a request for access or correction has been refused by us.

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

Where you feel the information we have provided to you may not be accurate or you have a dispute regarding the information we hold, you may contact us at Experian New Zealand in order for us to investigate the matter further. In general we aim to respond to all complaints promptly and in any event in less than 30 days. We aim to act promptly and reasonably in resolving any complaints. There are some circumstances, for example, where the matter is complex, or the resolution relates to a product with a long update cycle, where we may require additional time to resolve an issue or to implement a correction. Upon conclusion of our investigation if you are not satisfied with the outcome of our investigation, you may escalate the matter to the Privacy Commissioner or our external dispute resolution scheme using the details below. Contact details for both parties are as follows:

**Privacy Commissioner**

**Te Mana Matapono Matatapu**

**PO Box 10094**

**WELLINGTON 6143 Website: [www.privacy.org.nz](http://www.privacy.org.nz) Collection and use of information through this website**

This section only covers Experian New Zealand's web site at [www.experian.co.nz](http://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 and every time you e-mail us your enquiry or details. Where that information is personal information, it is collected and handled in accordance with the general Privacy Policy set out above. 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.

## 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 personal data in this way.

## Further information

This Policy reflects general information on how we:

- comply with our obligations under the Privacy Act; and
- collect, hold, 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 Act. Nothing in this statement is intended to create or impose rights,



remedies or obligations additional to those set out in the Privacy Act. 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

"Experian New Zealand", "we", "us" or "our" means Experian New Zealand Ltd.

"Personal information" is information or an opinion about an identified individual, or about an individual who is reasonably identifiable, whether or not the opinion is true or not and whether or not the information is stored in material form or not.

"Privacy Act" means Privacy Act 2020 (Cth).

"Sensitive Information" is a special category of Personal Information. It is information or an opinion about an individual's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record, Health Information about an individual or genetic information about an individual that is not otherwise Health Information.