

# Taylor Business Advisory Limited

## Privacy Policy

### Terms & Conditions

#### 1. Purpose of this Privacy Policy

Taylor Business Advisory Limited (TBAL) is committed to protecting your privacy and the security of your personal information in accordance with New Zealand privacy law, including the Privacy Act 2020. This Privacy Policy describes our policies and practices for collecting, handling, using and disclosing your personal information. It also explains how you can access the personal information we hold about you and how to have that information corrected.

#### 2. What is personal information?

Personal information is any piece of information that relates to a living, identifiable human being. Personal information may include things such as your name, contact details or financial details.

#### 3. Who TBAL collects personal information about

We may collect personal information about:

- People who visit our website or use our online tools
- People who are clients of TBAL
- TBAL staff including contracting staff
- Service providers or suppliers
- Other third parties with whom we come into contact

#### 4. What kind of personal information does TBAL collect and hold?

We collect personal information about you when:

- You visit our website
- We confirm your identity and address information
- You use our products or services, including our online tools
- You contact us
- You deal with us in some other way

The information we collect about you may include:

- Identification information, such as your name, address, contact details and date of birth
- Bank account details
- Tax related information, such as your IRD number and information about your tax residency status
- Information and documents required to verify your identity and other personal information
- Financial and transaction information
- Information about your interactions with us, including information about any queries or complaints you make
- Any other information that you provide to us or that we obtain from a person acting on your behalf (such as your lawyer or financial adviser)

We may also collect personal information about you when you or a person acting on your behalf engages with us, including when you use any of our other products or services.

## **5. For what purposes does TBAL collect, hold, use and disclose your personal information?**

The main purpose for which we collect, hold, use and disclose your personal information is to facilitate the provision of our products and services to you. This includes:

- Verifying your identity
- Providing our products and services to you, and giving you information about our products and services
- Helping to manage and administer the products and services we provide you, including answering your requests and complaints, varying products and services and taking any required legal action
- Allowing us to run our business and perform administrative and operational tasks, such as training staff, developing and marketing products and services, risk management, systems development and testing), and undertaking planning, research and statistical analysis
- To comply with legislative or regulatory requirements imposed on us, including requirements imposed under the Privacy Act 2020, the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

## **6. How does TBAL collect personal information?**

We collect personal information directly from you. We may collect your personal information using electronic means (see section 10 for more information). We also collect personal information about you from others. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- Publicly available sources of information
- Your representatives
- Your employer
- Our service providers or other organisations that are involved in providing our products and services to you
- Commercial information service providers, bureaus or other persons that help us verify your identity or help us identify, investigate or prevent fraud or other misconduct

## **7. How does TBAL hold personal information?**

TBAL strives to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold, and to protect its privacy and security. Much of the information TBAL holds about you will be stored electronically in secure data centres, which are located in Australia and New Zealand, and owned by either Microsoft or an external service provider. This does not include third parties backing up or mirroring their data in overseas jurisdictions. Some of your personal information may be stored in paper files, which will be held securely in the TBAL office.

## **8. Who does TBAL disclose personal information to, and why?**

TBAL may disclose your personal information to external organisations, including our service providers. To protect your personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act 2020 and to only use the personal information we disclose to them for the specific role we ask them to perform. Generally, we disclose personal information to organisations that help us offer our products and services to you, for the purposes of offering and providing you with those products and services.

These may include:

- Contractors and external service providers (for example, mailing houses and information technology service providers)

- Financial services organisations, including brokers, custodians, fund managers and portfolio service providers
- Our legal advisers or auditors
- Your representatives (including, where appropriate, your advisers and their staff, legal adviser, or other representatives)
- Commercial information service providers, bureaus or other persons that help us verify your identity or help us identify, investigate or prevent fraud or other misconduct
- External dispute resolution schemes
- Regulatory bodies, government agencies and law enforcement bodies in any jurisdiction
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event
- We may also disclose your personal information to others where:
  - When we are required or authorised by law or where we have a public duty to do so
  - When you have expressly consented to the disclosure, or your consent may be reasonably inferred from the circumstances
  - When we are otherwise permitted to disclose the information under the Privacy Act 2020

## **9. Does TBAL use or disclose personal information for marketing?**

We do not use personal information for marketing. We may use aggregated data to help us better understand and market our services.

## **10. Does TBAL collect personal information electronically?**

TBAL will collect information from you electronically, for example from our website. Each time you visit any of our website or online tools, we collect information about your use of the website or tool, which may include the following:

- The date and time of visits
- Which pages are viewed
- How you navigate through the site and interact with pages (including fields completed in forms and applications completed)
- Location information
- Information about the device used to visit the site
- IP addresses

We use technology called cookies whenever you visit our website. Cookies are small pieces of information that are stored in memory on your computer. Cookies are used to identify your visit to the site, allowing us to identify you the next time you visit and to provide you with a more meaningful experience. One of the reasons for using cookies is to offer you increased security. The cookies we send to your computer cannot read your computer's hard drive, obtain any information from your browser or command your computer to perform any action. Cookies are designed so that they cannot be sent to another site or be retrieved by any other website.

## **11. Access to and correction of personal information**

You have a right to seek access to information which we hold about you, and to ask us to correct information we hold about you, which is inaccurate, incomplete or out of date. To do so, you must contact us. In most cases, we will not charge you for meeting your request. There are some circumstances in which we are not required to give you access to your personal information.

- If we refuse your request for access to, or to correct, your personal information, we will give you a notice explaining the reasons why, except where it would be unreasonable to do so.
- If we refuse your request to correct your personal information, you have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.
- If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

Please also advise us if you believe that any of the information, we hold about you has changed, so we can ensure that all information we hold about you is accurate, complete and up to date.

## **12. Changes to this Privacy Policy**

We may change the way we handle personal information from time to time for any reason. If so, we will update this Privacy Policy, which will be available from the offices of TBAL or our website.

### **13. How to contact us**

You may contact the TBAL Privacy Officer at:

- Email: [bc.taylor@xtra.co.nz](mailto:bc.taylor@xtra.co.nz)
- Post: Level 3, 105 Hastings Street, Napier 4110

### **14. Policy Version & Review**

Version 2024