

Privacy Policy

Pursuant to the Privacy Act 2020 (“the Act”), this policy sets out how we may collect, use, disclose and protect your personal information.

For more information on the Act, please visit the website of the Office of the Privacy Commissioner at www.privacy.org.nz.

From time to time we may change our policy, and the latest policy will be published on our website.

Collection of personal information

The Act defines personal information as that being about an identifiable individual (or natural person) as opposed to a company or other legal entity).

We may collect personal information about you from:

You, via a website enquiry or ebook download, or when you contact us by telephone, email, in-person or other communication method.

Third parties, when you have given us your express written consent or where this information is publicly available.

Types of personal information that we collect

This will vary depending on the nature of your dealings with us, and we only collect personal information that is necessary. This may include:

- ❖ Your name, date of birth and contact details such as email address, postal/residential address and contact telephone numbers
- ❖ Financial information, including your bank account number, IRD and other tax identifying numbers and tax rates, your assets, liabilities, investments, insurance policies, income and expenses.
- ❖ Specific identity documents used to verify your identity

How we use your personal information

Your personal information may be used to:

- ❖ Provide services and products to you
- ❖ Verify your identity for AML/CFT compliance purposes
- ❖ To enable further communication between us
- ❖ Comply with our legal and regulatory obligations
- ❖ For any other purpose authorised by you or the Act

Where do we store your personal information

Physical documents are stored at our office in Murrays Bay or at an off-site secure storage unit. Access to our office is controlled by security gates and alarms to prevent unauthorised access.

We use third party cloud service providers (Microsoft and Zoho One) to store the personal information we collect. Their cloud servers are located in Auckland and Australia respectively. Our outsourced specialist IT consultants have completed due diligence about the security of these services.

Disclosure of your personal information

We may disclose your personal information to others outside Cliffe Consulting Limited to:

- ❖ Third parties to meet our regulatory or legal obligations and/or for the purposes of complying with our AML/CFT obligations
- ❖ Financial institutions and professional services firms that we engage with for the purposes of providing our services to you (including KiwiSaver/investment providers, custodians, your lawyers and accountants)
- ❖ Any other person or entity expressly authorised by you

We will only disclose your personal information to third parties where it is necessary for us to provide our services to you. We will not sell your personal information to any third party.

Some of the third parties to which we may disclose your personal information may be located in overseas countries with different privacy laws. We do everything we can to protect your personal information.

We will take reasonable steps to keep your personal information safe from loss or unauthorised use.

Cookies and website tracking

Our website uses technology such as cookies, which collect information about you and your browsing experience. Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

Accessing and correcting your personal information

You may request access to the personal information which we hold about you under the Data Protection Act 1998. To protect your personal information, we may require you to provide identification before we provide you access to or update your personal information.

There are some situations in which we may refuse your request for access to your personal information. If this is the case, we will let you know our reasons, except if the law prevents us from doing so.

If you would like a copy of the information held on you, please email us at info@cliffeconsulting.co.nz. If you believe that any information that we are holding on you is incorrect or incomplete, please write to or email us as soon as possible.

CLIFFE CONSULTING LIMITED

P: 09 478 6555 E: info@cliffeconsulting.co.nz
31 Bournemouth Terrace, Murrays Bay, Auckland 0630
www.cliffeconsulting.co.nz