

PRIVACY STATEMENT

1. YOUR INFORMATION

Your information is made up of all the financial and personal information we hold about you, any Additional Cardholder (if applicable to/available on your Account), or person acting on your behalf and any Transactions undertaken on your Account. It includes information:

- a. you provide to us;
- b. we obtain about you from the use of your Card and conduct of your Account;
- c. we receive from third parties (including Flexi Cards Limited and any of its subsidiaries, us (the "Group")), merchant partners, third parties who provide services to us, for example fraud prevention and credit reference agencies) and;
- d. we gather from technology used to access our services, such as location data from your wireless device, Internet Protocol (IP) address or phone number.

2. HOW WE COLLECT INFORMATION

We collect personal information directly from you when you apply for or request a product or service from us, when you use your Card, Account, or you participate in one of our marketing campaigns (including competitions and surveys), in response to our advertising or direct mail, or when you have other dealings with us.

We also collect information from third parties who help us provide our services to you, and to assist us with our credit decisions. This may include information from referees, credit reference, fraud prevention and identity verification agencies.

3. HOW WE USE YOUR INFORMATION

We may use and share your information with other members of the Group and our merchant partners. Your information is used by us, and them, to:

- a. assess and process applications (including verifying your identity, perform sanctions screening, and to obtain credit reports from third parties from time to time);
- b. assess your credit worthiness and manage your Credit Limit from time to time;
- c. establish and manage your Account and to provide requested products and services to you;
- d. collect any money you may owe us;
- e. communicate with you about your Account;
- f. maintain credit records with us, external credit reference, credit bureau, and fraud prevention agencies (including Credit Reporters);
- g. conduct market research and undertake modelling and analysis of purchase history including transaction patterns and preferences, to develop and offer new products and services and improve the relevance of offers we make;
- h. for training, quality control and verification purposes;
- i. prevent and detect crime, including fraud and money laundering;
- j. offer insurance and other products or services provided by us, any of our merchant partners, or other third parties that we have carefully selected. We will not send you emails or other marketing or advertising material if you have asked us not to.

4. SHARING YOUR INFORMATION

Subject to clause 3 above, we will never pass your details on to another party, except:

- a. where we have your permission;
- b. where we are required by law and/or by law enforcement agencies, government entities, tax authorities or regulatory bodies;
- c. to third party service providers and agents who help us deliver our products and services (including companies that produce our cards);
- d. to debt collection agencies to assist us in collecting any money owed to us, and to administer accounts;
- e. to other companies that provide you with benefits or services (such as insurance cover or loyalty programmes) associated with your Account;
- f. to market goods and services provided by us, the Group or any other third party supplier nominated by us;
- g. to credit reporting agencies in connection with us providing credit to you, or recovering from you any amounts that you may owe under any contract you have with us. This information may include "credit information" as defined in the Credit Reporting Privacy Code 2004 (which may include for example, repayment history, details relating to your Account and payment defaults which they may use to update their database and who may disclose any information they hold about you to their own customers for credit reporting purposes);
- h. to the Police, or any other Government or financial regulatory body who assists in the investigation, prevention and detection of crime in New Zealand or any other country;
- i. to financial services organisations we bank with, and who are required by law or regulation to obtain information about our customers;
- j. to any potential assignee;
- k. when we suspect that unlawful activity has been or may be engaged in and your personal information is a necessary part of the investigation into or reporting of, the suspicion to the appropriate authorities.

5. HOW WE STORE INFORMATION

We take our obligations to you seriously, and understand the need to keep your information confidential and secure. We store personal information securely in electronic and hard-copy form. We update our technology regularly to help protect your information. To help prevent unauthorised transactions, we also recommend you take steps to keep any information about you or your Account safe.

6. LENGTH OF TIME WE KEEP YOUR INFORMATION

We will keep your information for as long as it is required by us, or other members of our Group (even if you close your Account) in order to comply with legal and regulatory requirements or for other operational reasons we deem necessary, including dealing with any queries relating to your Account.

7. KEEPING YOUR INFORMATION UP-TO-DATE

We will take reasonable steps to make sure that the personal information we hold is accurate, complete and up-to-date. If your personal information changes, including for example, your name, telephone number, billing or residential address, please contact us so that we can continue to provide you with our products and services.

8. RECORDING

Any communications between you and us (through any means) may be recorded for security, record keeping, Account maintenance and/or training purposes.

You agree that we can use electronic communication (including but not limited to email, text messaging or instant messaging) to communicate with you for the purposes of making disclosure to you in respect of the products and services we provide to you pursuant to the Credit Contracts and Consumer Finance Act 2003, provide you with notices, changes to these terms and conditions or for any other reason. Any such communication may include a link to such information.

9. ACCESS TO YOUR INFORMATION

You have the right to access and request correction of any of your information that is held by us. If you wish to, please contact us in writing using the contact details set out on page 1 of your Cardholder terms and conditions.

10. MANAGING YOUR ACCOUNT ELECTRONICALLY

Our website privacy statement contains further information relevant to your use of our websites and the electronic management of your Account.

11. INTERPRETATION

For the avoidance of doubt and except where the content expressly provides otherwise, all terms in this Privacy Statement shall have the meaning ascribed to them in the Cardholder terms and conditions.