

Heartland privacy statement

May 2017

Our commitment

This privacy statement sets out our commitment to dealing with personal information that we collect from time to time in accordance with the Privacy Act 1993 and all other applicable laws.

Personal information is defined in the Privacy Act 1993, and means information about an identifiable individual.

You consent to the collection, use, disclosure, storage, and processing of your personal information in accordance with this privacy statement.

What we can do with your personal information

We may use your personal information that we collect, or that is provided to us, for the following purposes:

- a considering any application for an account or service;
- b carrying out our business functions and activities;
- c collecting amounts you owe us, including taking enforcement action;
- d exercising our rights and fulfilling our obligations under any agreement with you;
- e exercising our rights and fulfilling our obligations for the purposes of complying with all applicable laws, including those relating to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud and similar, and managing all economic and trade sanction risks;
- f generally administering and monitoring services provided to you (or any related entity); and
- g providing you with information about our other services, or the services of selected third parties in which we think you may have an interest, including by post, telephone and electronic message – **you can opt out of receiving information about our other services and/or the services of selected third parties by telling us in writing.**

Who we can share your personal information with

You agree that we can share personal information about you with:

- a our related companies, including MARAC Insurance Limited;
- b existing and potential business partners;
- c identity verification agencies;
- d credit reporting agencies – credit reporting agencies may retain information (including default information) and use it to provide their credit reporting services;
- e third parties for the purposes of fraud prevention, identity verification, and any other purposes relevant to those purposes – those third parties may retain information and use it for identity verification and fraud detection purposes;

- f the New Zealand Transport Agency's 'Driver Check' service;
- g insurers;
- h any person providing us with guarantees or security for any service;
- i anyone to whom we consider assigning or transferring any of our rights or obligations;
- j anyone that we engage with about selling all or part of our business;
- k anyone providing any credit or funding support to all or any part of our business;
- l government agencies and regulators, or anyone else with whom we are required to share that information for the purposes of complying with all applicable laws, including those relating to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud and similar, and managing all economic and trade sanction risks; and
- m service providers – this may include information being held on our behalf by data storage providers, including cloud-based data storage providers in New Zealand or overseas.

Cookies, analytics and other technologies we use

We may obtain information about you if you visit our websites. This may include your identity, date and time of your visits, number of visits, the type of products and services you view and how you use our websites. We obtain information via our websites through 'cookies', tracking software and other related technologies. The use of these technologies helps us monitor the effectiveness and functionality of our website and to help understand and optimise user experiences.

A 'cookie' is a packet of information placed on a user's computer or device by a website which is used for record keeping. Cookies are used for a number of purposes, including monitoring traffic on our websites. You can configure your browser to accept or reject cookies, or notify you when cookies are sent. If you disable the use of cookies on your web browser or reject cookies from our websites then you may not be able to gain access to all of the content or facilities that we offer.

Throughout our websites we use the Google Universal Analytics system to measure anonymous site activity. We also use Hotjar data analytic software (including cookies) throughout our websites. For information about their services, please refer to their privacy policies. Both of these services provide us with information about the use, functionality and effectiveness of our websites, helping us to understand and optimise user experiences and to also optimise our advertising on, and outside of, our websites. We may also use other third party data analytic software (including cookies) in the future and you may request a list of all data analytic software providers that we use from us at any time.

Other things you should know

If personal information we request from or about you is not provided, we may not be able to provide the requested services.

Under the Privacy Act 1993, you have the right to access, and request correction of, personal information we hold about you. You may also request full details of every organisation to whom we have disclosed personal information about you.

We can change this privacy statement from time to time at our sole discretion. We will give notice of any changes directly or indirectly by means of an electronic message, through our website, through

our branches, through the internet, through the media, or otherwise as we see fit and permitted by applicable law.

We, us and **our** means Heartland Bank Limited and any of its related companies, and anyone who legally takes over any such company's responsibilities or rights (or both).