

15 June 2023

CHRISTIAN SAVINGS LIMITED

PRIVACY POLICY

We are committed to keeping your personal information safe and secure and ensuring it is used responsibly, and only for the purpose for which it was obtained.

Christian Savings Limited ("Christian Savings") is bound by the Privacy Act 2020 which governs how we use, hold and disclose personal information. This Privacy Policy does not limit your existing rights under relevant privacy and data protection laws. If you wish to seek further information on the Privacy Act 2020, please refer to www.privacy.org.nz

Note Christian Savings may transfer your personal information held under your personal account to the account of an entity which you are associated with ("Associated Entity") by way of your role as a:

- Trustee;
- Pastor;
- Treasurer;
- Secretary;
- Director;
- Elder/Church Councillor;
- Chairperson;
- Authorised Signatory; or
- Any other manner of affiliation disclosed in a Key Individual Form.

Christian Savings will only transfer your personal information to the accounts of Associated Entities if your affiliation has been disclosed in a Key Individual Form and/or via the New Zealand Charities Register.

1. Collection of personal information

Christian Savings collects and holds personal information (obtained either directly or indirectly) to:

- Provide you or your Associated Entities with information regarding accepting deposits or granting loans and/or mortgages;
- Assist you with the use of our website;
- The ongoing administration, operation and marketing of our products and services including targeted advertising;
- Conduct internal research and development on the products and services we provide; and
- Meet our regulatory obligations (including but not limited to verifying your identity under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009).

2. To whom do we disclose your personal information to?

We outsource some activities to third parties including local service providers. Contracts with our third parties include security and privacy terms and these conditions are in accord with the types of services we provide.

You may choose not to disclose your personal information to us. Please be aware that if you do not provide the relevant information we require, we may be restricted or unable to provide our services to you or your Associated Entities.

3. Storage of personal information

All information you provide to us is securely stored by us or our service providers, whether electronically or otherwise. We use a range of security measures to protect the personal information we hold.

4. Christian Savings is committed to protecting your personal information

Christian Savings will work to ensure that we are taking all the steps to protect your personal information. If we become aware of any security breach relating to your personal information, we will ensure that the breach is managed by the provisions in the Notifiable Privacy Breach section in the Privacy Act 2020. We may notify our customer and the Privacy Commissioner where that breach is likely to result in or potentially cause serious harm as defined in the Act. Each incident will be assessed on a case-by-case basis by our Privacy Officer.

5. Requesting access to your personal information

We endeavour to ensure that the personal information we hold about our customers is accurate, complete and current. You have the right under the Act and the Privacy Principles to find out what personal information we hold about you and to obtain a copy of that information. You can also request a correction to the personal information you have supplied. This can be done by making a request in writing and sending it to us at PO Box 12738, Penrose, Auckland 1061 or emailing to privacy.officer@christiansavings.co.nz

Your personal information will only be held for as long as it is needed. There may be circumstances where we are required to keep the information for a specified amount of time to meet various legal and reporting requirements.

6. Marketing and advertisement

Christian Savings uses cookies, pixel tags and other tracking technology (collectively referred to as cookies) when you visit our website.

A cookie is a small text file that is stored on your computer for record-keeping purposes. It does not identify you personally or contain any other information about you, but it does identify your computer. Christian Savings' website uses these cookies.

Traditional marketing, through forms of postage and/or email, may also be used. Christian Savings might use a customer's address or email address to send marketing-related correspondence.

7. Privacy complaints process

If you are unhappy with how we have managed your personal information, you may send a complaint to our Privacy Officer. Please provide us with full details of your complaint along with supporting documentation.

The Privacy Officer can be contacted as follows:

Email: privacy.officer@christiansavgs.co.nz
Post: Privacy Officer
Christian Savings Limited
PO Box 12738
Penrose
Auckland 1061
Telephone: 0508 SAVINGS (0508 728 464)

If your concerns have not been resolved to your satisfaction, you can contact the Privacy Commissioner (details below):

Attention: The Privacy Commissioner
Email: enquiries@privacy.org.nz
Website: www.privacy.org.nz
Telephone: 0800 803 909

8. This Privacy Policy may be updated

Christian Savings reserves the right to change this Privacy Policy at any time. Please refer to our website for any updates.

This Privacy Policy was last updated on 15 June 2023