

Legal & Personal Disclosure Document

Privacy Policy

Your privacy on the Internet is important to us. This privacy policy discloses what information we gather, how we use it, and how you can view and update the personal information we hold about you.

Information

We gather various information about our clients and users of our website. This information includes:

- personal information through your voluntary use of the website (such as your name and email or your request for policy information or requesting that an adviser contact you);
- personal information, provided to us by you through any other method (including without limitation telecommunications, correspondence and discussions);
- information collected by us through click tracking in relation to your use of the website, including the content you upload and the content you access; and
- aggregated data, which tracks traffic to the website; and cookies, which are pieces of information transferred to your computer hard drive for record keeping (such as your preferences on our website).

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

Disclosing your personal information

We will never sell or rent your personal information to third parties. We will use information we collect from you for the primary purpose for which it is collected and for such other secondary purposes that are related to the primary purpose of collection. We generally use personal information to complete delivery of our documents to you, help us manage and enhance our services and to communicate with you.

Email Newsletters and other notices

It is our policy to send emails and other Newsletter emails to clients and non-clients to keep them updated with information that we believe is relevant to them. In addition, we may send out promotional material to you promoting new products on our site where we think that may be relevant to you. It is our policy to immediately remove any person from any mailing list upon the person's request.

Cookies

Cookies are small pieces of information that are stored in a browser-related file on your computer's hard drive when you use our website. Cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. 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.

We may use information contained in cookies to make assumptions about the user of the computer and to provide users of that computer with focused advertising that we believe may be of interest, based on that information.

Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of our website.

Other information we collect

We collect and use additional information to carry out internal research on our users' demographics, interests, and behaviour to better understand and serve you and our community. This information may include the URL that you just came from (whether this URL is on our site or not), which URL you next go to (whether this URL is on our site or not), what browser you are using, and your IP address.

If you post on our site, on Twitter or Facebook or other social media sites about us or your experience with us, we may collect that information for the purposes of improving our service and the end user experience.

Sometimes, we might want to use the messages you post in our articles or marketing material or on our website and social media sites. If so, we will get your permission before copying or quoting your message or comment.

Access and removal of Information

You have the right to view and change any personal information we hold about you at any time. Hawkes Bay Mortgage & Insurance Ltd clients can do this by contacting their adviser, calling 06 877 6812 or emailing paul.michaelsen@sharenz.com. There are some exceptions to this right set out in the New Zealand Privacy Act of 1993. If you make an access request, we will ask you to verify your identity and specify what information you require.

Links to other websites

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our website, you should note that we do not have any control over that other websites. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such websites that are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Updates to our information practices

We reserve the right to change this policy. By continuing to use the website, you agree to be bound by the privacy policy current at that time. You should check from time to time to see if the policy has changed.

Mortgage/Lending Applications

Mortgage/Lending approvals are subject to meeting the lenders criteria, terms and conditions. Lenders reserve the right to amend or withdraw applications at any time without notice or reason.

Insurance

Applications for insurance are subject to meeting the Insurers underwriting criteria and your acceptance of any Offer of Terms provided by them which may or may not include exclusions. In some cases the insurer may automatically issue policies without an Offer of Terms being completed. Non-disclosure of any health conditions, pastimes or immediate family health conditions may result in no claims being paid.