

## Privacy Policy (v1.0 – May 2026)

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### 1. Who We Are

**MortgageMe Financial Services Ltd (FSP 472686)**, trading as MortgageMe, provides mortgage, lending, KiwiSaver, and insurance-related financial advice and support services. Our Financial Advice Provider and licence holder is **Link Financial Group 2022 Ltd (FSP1004590)**.

Your personal information may be held by MortgageMe and, where relevant, by Link Financial Group and approved service providers acting on our behalf.

#### Contact us:

MortgageMe Financial Services Ltd  
155 Princes Street, Dunedin Central 9016  
Phone: 03 471 5861  
Email: admin@mmtotago.co.nz

**Privacy Officer:** Edwina Smith – admin@mmtotago.co.nz

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### 2. Our Commitment to Privacy

We are committed to protecting your personal information and handling it in accordance with the **Privacy Act 2020** and all applicable laws, including the Information Privacy Principles (IPPs).

We aim to be transparent about what information we collect, why we collect it, how we use it, who we share it with, and your rights to access and correct it.

This Privacy Policy applies to personal information collected through our website, by phone, email, text, online meetings, application forms, adviser meetings, recorded communications, and through third parties involved in providing services to you.

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### 3. What Personal Information We Collect

We may collect:

- Your name, date of birth, address, contact details, and preferred contact methods.
  - Identification and verification information.
  - Employment and income details.
  - Financial position, including assets, liabilities, expenses, debts, and account and lending information.
  - Insurance-related information, including health information where relevant and permitted.
  - KiwiSaver details, including current provider, fund type, contribution rate, and goals.
  - Property, loan, and application-related information.
  - Records of your interactions with us, including emails, messages, meeting notes, call notes, recordings, transcripts, and documents you provide.
  - Feedback, complaints, and service history.
  - Website usage information, including cookies, device and browser details, IP address, and analytics data.
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### 4. How We Collect Your Personal Information

#### Directly from you

We usually collect personal information directly from you when you contact us, complete a form, attend an appointment, or use our website. When we do, we will take reasonable steps to tell you what we are collecting, why, who may receive it, and your rights of access and correction (as required by IPP 3).

### **Indirectly from others**

Sometimes we collect personal information from a third party, such as:

- Credit reporting agencies.
- Lenders, insurers, KiwiSaver providers, and other product providers.
- Banks, including through tools such as illion Bank Statements.
- Link Financial Group and its related entities.
- Your employer, accountant, co-borrower, guarantor, or other authorised person.
- Identity verification agencies, compliance providers, and auditors.

Where we collect your information indirectly, we will take reasonable steps to notify you as required under **IPP 3A** (which came into force on 1 May 2026), unless an exception under the Privacy Act applies. If you provide personal information about another person, you should only do so if you are authorised to and have informed them that their information may be shared with us.

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## **5. Why We Collect Your Information**

We collect and use your personal information to:

- Respond to your enquiries and communicate with you.
- Identify and verify your identity.
- Assess your financial situation, needs, and objectives.
- Provide mortgage, lending, KiwiSaver, insurance, and other financial advice and support services.
- Prepare, manage, submit, and follow up on applications with lenders, insurers, and product providers.
- Maintain records of advice, recommendations, communications, and decisions.
- Meet legal, regulatory, audit, licensing, compliance, and dispute-resolution obligations.
- Improve our systems, services, training, and internal quality assurance.
- Send you information about our services where permitted by law and where you have not opted out.

If you do not wish to receive marketing communications, you can opt out at any time by contacting us.

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## **6. Appointment Recording and AI-Assisted Tools**

To support client service, file accuracy, quality assurance, training, compliance, and record-keeping, we may use approved tools that record, transcribe, summarise, or assist with creating notes of client communications and interactions.

Where calls or meetings are recorded or transcribed, or where AI-assisted note-taking is used, we will take reasonable steps to inform you at or before the time of collection. This may be through a verbal confirmation at the start of your appointment, a notice in your booking confirmation, or another just-in-time notice.

AI-assisted outputs are reviewed, corrected where necessary, and adopted by our staff as part of the client file and advice record. These tools assist our team with accuracy and efficiency but do not replace our responsibility for how your personal information is collected, used, stored, and disclosed.

## 7. Who We Share Your Information With

We may share your personal information with:

- Link Financial Group and its related compliance or support entities.
- Lenders, insurers, KiwiSaver providers, and other product providers relevant to your advice.
- Credit reporting and identity verification agencies.
- Service providers who support our systems, telephony, recording, transcription, document management, IT, compliance, administration, or marketing. This includes Trail, our cloud-based CRM platform operated by Kiwi Adviser Network (KAN), which stores client files including identity documents, payslips, and application-related information.
- Auditors, compliance reviewers, and professional advisers.
- Dispute resolution bodies, including FSCL.
- Regulators, government agencies, courts, and law enforcement, where required by law.
- Any other person or organisation authorised by you or permitted by law.

Before sharing your information, we take reasonable steps to ensure the recipient handles it with privacy safeguards at least equivalent to our own, including adherence to IPP3A of the Privacy Act.

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## 8. Overseas Disclosure and Cloud Services

Some of our systems, cloud platforms, recording tools, AI-assisted services, or IT providers may store or process personal information outside New Zealand. Where this occurs, we take reasonable steps to ensure the overseas recipient is subject to privacy protections comparable to those in New Zealand, or that another lawful basis for the disclosure applies.

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## 9. Cookies, Analytics, and Website Use

When you use our website, we may collect technical and usage information including your IP address, browser type, device information, pages visited, and similar analytics data. We use cookies and similar technologies primarily for analytics, to understand usage patterns, and to enhance user experience. Our website also includes third-party embeds and tools such as Google Analytics, YouTube, Acuity Scheduling, Trail, Google Maps, and others, which may set their own cookies in accordance with their respective privacy policies.

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## 10. Storage, Security, and Retention

We take reasonable steps to protect personal information against loss, unauthorised access, use, modification, disclosure, and other misuse, using administrative, technical, and physical safeguards appropriate to the sensitivity of the information.

We retain personal information only for as long as required for the lawful purposes for which it was collected and to meet legal, regulatory, and business record-keeping obligations. As a financial advice business, records relating to our advice service are retained for a minimum of **seven years** in accordance with FMA record-keeping expectations and licence conditions.

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## 11. If You Choose Not to Provide Information

You are not required to provide personal information to us. However, if you choose not to provide information we reasonably require, we may not be able to assess your needs, provide advice, process an application, or otherwise deliver our services effectively.

## 12. Accessing and Correcting Your Information

You have the right to access and request correction of any personal information we hold about you at any time. To make a request, contact our Privacy Officer using the details in section 1. We may ask you to verify your identity before we provide access or make a correction. In some circumstances, the Privacy Act allows us to decline a request, but if we do, we will explain why. We may charge a reasonable fee for retrieving and supplying information.

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## 13. Privacy Breaches

If we become aware of a privacy breach involving personal information we hold, we will assess it promptly and take appropriate steps to contain, investigate, and remediate it. If the breach has caused, or is likely to cause, serious harm, we will notify the Privacy Commissioner and affected individuals as soon as practicable, as required by the Privacy Act 2020.

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## 14. Privacy Complaints

If you have concerns about how we have handled your personal information, don't hesitate to get in touch with our Privacy Officer first so we can try to resolve the issue.

If you are not satisfied with our response, you may contact the **Office of the Privacy Commissioner**:  
Website: [www.privacy.org.nz](http://www.privacy.org.nz)

If your concern relates to our financial advice service more broadly, you may also contact **Financial Services Complaints Ltd (FSCL)**:

Phone: 0800 347 257 – Email: [info@fscl.org.nz](mailto:info@fscl.org.nz) – Website: [www.fscl.org.nz](http://www.fscl.org.nz)

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## 15. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our services, systems, technology, legal obligations, or privacy practices. Any updated version will be published on our website at [mortgageme.net.nz/privacy-policy](http://mortgageme.net.nz/privacy-policy) with a revised version date. By continuing to engage with us or use our website, you accept the current version.