



Privacy Policy

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We understand that your privacy is important to you. It is important to us too. That is why we protect your personal information and are clear and open about what we do with it.

The following statement will explain to you how we do this. It covers general information about our privacy approach.

About us

We provide a wide range of property and adjacent financial related services.

We need to collect, hold and use personal information about you in the course of providing our products and services. We are bound by the Privacy Act 2020.

In this statement, "we", "us" and "our" means Fortress Capital Holdings Limited, Fortress Capital Finance Limited, and thier related companies (as defined in the Companies Act 1993).

1. About this Privacy Statement

We take your privacy very seriously and are committed to ensuring the protection of your personal information, no matter where you are located. We collect and handle your personal information in accordance with its legal obligations, including those under the Privacy Act 2020.

Via our related companies we provide a wide range of finance, funds management, property sales, development and other services.

This Statement describes how your personal information is collected and handled by us.

If you are a customer of ours, during our relationship we will explain to you how we handle your personal information, for example, when you fill in an application or claims form or receive terms and conditions. You should always read these documents carefully. This statement provides you with more general information about our privacy approach. It does not alter or replace our terms and conditions which govern the terms of your relationship with us.

If you are not a customer of ours, we collect, hold and use information about you for the purposes for which you provided it.

You don't have to provide your personal information to us when requested. If you don't, we may not be able to provide you with a product or service requested or you may not be able to continue to hold that product or service. We will advise you if such a situation arises.

2a. What information do we collect?

We collect your personal information directly from you most of the time, however on occasion, we may also collect information about you from other people and organisations.

We collect personal information when you:

- enquire about, apply for, or use our products or services
- contact us to make an enquiry or give us feedback
- visit our website or use our digital services
- participate in other activities we offer, such as competitions or surveys
- talk to us or do business with us.

While we are required to collect some types of personal information to meet our legal obligations, we do attempt to keep our collection of your personal information to what is necessary to offer you the products and services you require. Depending on those products and services, or your interactions with us, we may collect the following types of personal information:

Types of personal information	What kinds of personal information might be involved
Personal and contact details	This may include your name, address, email address, phone number, and date of birth.
New Zealand Government related identifiers and identity documents	This may include your: <ul style="list-style-type: none"> • Inland Revenue Department (IRD) number and country of tax residency • New Zealand passport, driver licence, SuperGold Card, National Identity Card or Certificate of Identity • Citizenship, birth, death and marriage certificates (for example, to verify your identity).
Foreign government identifiers and identity documents	This may include foreign government identity documents and identifiers such as: <ul style="list-style-type: none"> • tax identification number and country of tax residency • foreign passport, citizenship or birth certificate and driver licence (for example, to verify your identity at the time you request a product or service) and translations, if applicable.
Financial information	This may include: <ul style="list-style-type: none"> • details of your employment, income, assets, financial liabilities • copies of bank statements and credit card statements from other financial institutions • information from third parties about your credit history and insurance claims history.
Socio-demographic information	This may include your marital status, age, gender, number of dependents, occupation and nationality.

Call recordings	On occasion, we monitor and record our calls with you. This includes when you call us (inbound) and when we call you (outbound). Not all calls are recorded.
Camera surveillance	For the safety of our staff and customers, we use camera surveillance, such as CCTV, to monitor premises.
Sensitive personal information	<p>On occasion, we collect and handle sensitive information. This may include:</p> <ul style="list-style-type: none"> • health information (where this is relevant to if you're in financial difficulty and ask for hardship relief due to illness etc.) • race or ethnicity (for example we may ask you what language you speak if you request a translator to communicate with us) • criminal history and political affiliation, where it is relevant for our regulatory and/or legal obligations • biometric information (such as fingerprints or face), where this information is collected and used for the purpose of automated biometric verification or biometric identification.
Information about your personal circumstances	<p>On occasion, we may ask you to provide information about your personal circumstances so we can support you during any financial difficulties. This may include:</p> <ul style="list-style-type: none"> • information about significant life events (such as a relationship breakdown or a death in the family) • information about family and domestic violence • where you have been impacted by an emergency event or a natural disaster • any unexpected changes to your financial situation (such as losing a job or incarceration) • details of injury, illness, gambling or addiction.
Publicly available information	<p>On occasion, we may collect and handle information that is in the public domain, such as from:</p> <ul style="list-style-type: none"> • online forums, websites, Facebook, Twitter, YouTube or other social media (for example, if you use social media to make a complaint) • public registers (for example, those kept by the Companies Office or Land Information New Zealand) if you fulfil a formal role or are otherwise associated with a particular company or other entity. <p>See 'Who do we share your information with?' (<i>Collection, use & sharing</i>, Section 2C) for details of third parties we may share information with.</p>

2b. How do we use your information?

We're careful about how we use your information to deliver our products and services. We also use your information for other reasons, such as to better understand you, your needs, and to let you know about other products and services you might be interested in.

Here is a list of the ways we may use your personal information.

Purpose	How we use your personal information
Serving you as a customer	<p>We use your information to deliver our products and services including to:</p> <ul style="list-style-type: none"> • assess and process your applications for products and services • administer and manage existing products or services you have with us • manage our relationship with you or your business • improve our service to you and your experience with us • communicate with you or your representatives or agents about our products and services • let you know about other products and services that may be of interest to you.
Improving our business	<p>We use your information to improve the products and services we provide through activities such as:</p> <ul style="list-style-type: none"> • reviewing customer feedback and assessing how you use our products and services • testing and validating the effectiveness of products, services and system enhancements • monitoring and reviewing call recordings, online chats and other business activity for quality assurance, training and compliance purposes.
Managing our operations	<p>We use your information to manage our operations including to:</p> <ul style="list-style-type: none"> • deliver our products and services • make and manage customer payments and transactions • manage fees, charges, and interest due on your products and services • collect and recover money that is owed to us • respond to complaints and seek to resolve them • manage our share register and security holder records.
Managing security, risk and crime prevention	<p>We use your information to:</p> <ul style="list-style-type: none"> • prevent, detect and investigate suspicious or fraudulent activities

	<ul style="list-style-type: none"> • monitor our properties, for example using camera surveillance (CCTV) to ensure the safety of our people and customers • investigate health and safety incidents involving our people and customers • support the management of our information security and network controls to prevent cyber-attacks, unauthorised access and other criminal or malicious activities.
To comply with our legal obligations	<p>Where required, we use your personal information to comply with the law and our regulatory obligations, including to:</p> <ul style="list-style-type: none"> • confirm your identity • share relevant information with law enforcement agencies, tax authorities and other regulatory bodies • screen applications and monitor accounts to identify criminal activity such as fraud, terrorist financing, bribery, corruption and money laundering. This includes know your customer (KYC) screening which involves identity checks and verifying address and contact details particularly through paid publicly accessible databases and registers of information such as World-Check • investigate financial crime.
Managing our business	<p>We use your information to run our business in an efficient and proper way. This includes managing our financial position, business capability and planning, testing systems and processes, as well as managing communications, corporate governance, and audit.</p>
Performing analytics activities	<p>Sometimes we combine information we have about you and our other customers, for example transaction information, with data from other sources, such as third-party websites or Statistics New Zealand. We use this information to:</p> <ul style="list-style-type: none"> • help us understand trends in customer behaviour including how products and services are used • improve the products and services we offer • improve the quality of our data • develop products and services that better meet our customers' needs and behaviours • understand and manage our risks better. <p>We use the Google Universal Analytics system on our public websites. It is used to measure anonymised site activity, associating multiple sessions across multiple devices. We also use other tools in order to understand and provide better user experiences. Some of the tools we use include Google's Remarketing feature, Facebook's Remarketing feature, Adobe Experience Cloud, Medallia Digital, Survey Monkey, Weirdly, NZME and Google reCAPTCHA.</p>

Determine your eligibility for credit

We collect credit information about you when you apply or use our credit related products or services. We may also collect credit information about you from credit reporting companies (e.g., Equifax, illion and Centrix) to determine your eligibility for credit. A credit report:

- confirms your identity
- confirms your current credit obligations
- includes your credit history with other financial or service providers.

We may also collect, use and share your information for other reasons where the law allows or requires us to.

Direct marketing

From time to time, we may also use your personal information to tell you about products and services we think may be of interest and value to you.

We may contact you by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising t.

If you do not want to receive direct marketing offers from us, you can opt-out by:

- contacting us using the details in *We're here to help*, Section 7.

We may first require you to identify yourself.

2c. Who do we share your information with

We may share your information with third parties in circumstances covered in 'How do we use your information'? (*Collection, use & sharing*, Section 2b), or where the law otherwise allows or requires us to.

The types of third parties are listed below.

Type of third party	Description
Our related companies	We may share your information between our related companies. This helps us offer you a high-quality customer experience. You can read about how we may use your information in How do we use your information? (<i>Collection, use & sharing</i> , Section 2b).
Authorised Third Parties	We may share information with third parties where you have authorised us to do so or where we are legally required. They include: <ul style="list-style-type: none"> • third parties that you have authorised to act for you (such as accountants, financial counsellors, legal representatives, agents, mortgage brokers, financial advisors, or a person with Power of Attorney) • your parent or legal guardian (if you are under 18 years) • co-borrowers, guarantors, and other security providers.

Third Parties that can verify your information	<p>This includes organisations that can verify information that you have supplied when applying for a product or service, or making a claim, including:</p> <ul style="list-style-type: none"> • your employer, to verify your employment status • banks or financial institutions that you may have products and services with • commercially available third-party databases • credit reporting companies and credit providers.
Our Service Partners	<p>We may share your information with our service partners, external service providers and other organisations that help us to supply products and services. These include:</p> <ul style="list-style-type: none"> • organisations that we partner with to supply products and services, for example, payment services, mortgage insurers • external service providers that we engage to do some of our work for us, for example mailing houses, debt recovery agencies, legal service providers and information technology and cloud service providers • people who help us process applications and claims (like assessors and investigators) • organisations involved in our funding arrangements (like loan purchasers, investors, advisers, researchers, trustees, and rating agencies) • auditors, insurers, and re-insurers • organisations that assist us to identify, investigate or prevent fraud or other misconduct • organisations that provide us with information, including publicly available information, so we can tell you about products and services we think may be of interest and value to you (for example, property insights services). If you do not wish for your information to be used in this way you can tell us by opting out of receiving direct marketing communications (see 2b. Direct Marketing).
Other financial services organisation	<p>We may collect and share your information with banks, third party payment providers, and financial services providers to provide you services, for example to process your transactions, facilitate payment reversals and provide refunds.</p>
Government and law enforcement agencies	<p>We may share your information with regulatory bodies, government agencies and law enforcement bodies to comply with our legislative or regulatory obligations in any of the jurisdictions where we operate.</p>

Sending information overseas

We usually hold your information in New Zealand but sometimes, we may send your information overseas, including to:

- service providers or third parties who store data or operate outside New Zealand including when it is held on our behalf by data storage providers, including cloud-based storage providers
- organisations we partner with to provide products and services
- comply with laws and help government or law enforcement agencies.

If we do this, we make sure there are appropriate privacy, data handling and security arrangements in place to protect your information.

3. Securing your information

Our staff are trained in how to keep your information safe and secure. We use secure systems and buildings to hold your information. We aim to only keep your information for as long as we need it for example for business or legal reasons.

We store your hard copy and electronic records in secure buildings and systems or using trusted third parties. We use a range of physical, electronic, and other security measures to protect the security, confidentiality and integrity of the personal information we hold about you.

4. Cookies

We use technology in order to offer you the most convenient, secure and relevant services. An example of the technology that we use is a "cookie". Cookies are very small text files that your browser stores on your computer when you visit certain websites. When you visit a website that has issued a cookie, your browser sends the data stored in that cookie back to the website's server.

Why do we use cookies?

We use cookies to maintain the secure connection between your browser and our servers while you are using our secure websites. These cookies are identified as being issued from the website domains fortresscapital.co.nz

You may be able to configure your browser to notify you when you are offered a cookie and decide whether or not to accept it. You may choose not to accept cookies when browsing our websites. However, you may be unable to log in to our secure services without accepting the cookies outlined above.

We promote our products and services on our websites and mobile apps. Third-party vendors, including Google, show our ads on sites throughout the internet. Both us and these vendors may use cookies, separate to those required to maintain secure connections. These cookies help to provide the most relevant advertisements to you based on your prior visits to our websites and mobile apps. You do not need to accept these cookies to transact with us. You can opt out of Google's use of cookies by visiting the [Google Analytics Opt-out page](#).

5. Your credit information

We collect credit information about you when you apply or use our credit related products or services. We may also collect credit information about you from credit reporting companies (e.g. Equifax, illion or Centrix).

What is credit information?

Credit information is personal information that is about credit that has been provided to you or that you have applied for. This includes credit for personal purposes and credit in connection with a business. It can also cover information about you as a guarantor of a loan or as an insured party under a credit related insurance policy.

Types of credit-related information we collect, hold, and disclose.

We collect credit information directly from you or your representative when you apply for a credit related product or service, like a credit card. We also collect credit information about you from third parties, including credit reporting companies (such as Equifax or illion) or other credit providers (such as banks). Credit reporting companies are subject to the Credit Reporting Privacy Code 2020.

The types of credit information we collect and handle are set out below.

Identification information

This includes your name (including any aliases), gender, date of birth, driver licence number, current and most recent past addresses, as well as current and most recent past employers.

Consumer credit liability information

This is information held by credit reporting companies about any accounts that you currently have open or may have had in the past. It includes the type of account, the open and/or close date, as well as the credit limit.

Repayment history

This includes a history of your repayments held by credit reporting companies, including whether you have made payments when due, and if not, when overdue payments have been made.

Default information

Details of any defaults or serious credit infringements.

Public information

Public record information such as:

- court judgments
- directorship and business proprietorship details
- bankruptcy, debt agreement and personal insolvency.

Information about credit worthiness

Information about your credit worthiness such as credit scores, credit risk ratings, summaries and evaluations.

Why we collect and handle your credit information

When you apply to us for credit or propose to be a guarantor, we need to know if you're able to meet repayments under your agreement with us. We also want to avoid giving you further credit if this would put you in financial difficulty.

We use credit information to:

- confirm your identity
- assess your credit applications and your ability to manage credit
- manage credit provided to you
- assist you to manage your credit related obligations and to consider any financial hardship requests
- derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews
- help us collect overdue payments
- share information with credit reporting companies, where the law permits us to do so.

How do we hold credit information?

We keep your credit information with your other information. In some cases, we may need to share some of your information with organisations outside New Zealand (see *Collection, use & sharing*, Section 2c).

6. Accessing your information

Accessing, updating and correcting your information

You can contact us and ask to view your information. If your information isn't correct or needs updating, let us know straight away.

How can I access my information?

You can ask us for a copy of your information, like your statements or transaction history, by visiting or calling us (see *We're here to help*, Section 7).

How will we handle your request?

We will handle your request in accordance with the Privacy Act 2020 and will provide a response to your request as soon as possible within 20 working days, respond as soon as reasonably practicable, and in accordance with applicable law. Before we give you the information, we'll need to confirm your identity.

There is no fee to ask for your information, but sometimes there may be a reasonable charge for providing the information you want. If there's a charge, we'll let you know how much it is likely to be, so you can choose if you want to go ahead.

Can we refuse to give you access?

In some cases, we can refuse access or only give you access to certain information. For example, where the disclosure of the information would involve the disclosure of information about another person, or would disclose commercially sensitive information. We can also refuse access if providing the information would unreasonably prejudice the commercial position of the person who supplied the information or the subject of the information. If we do this, we'll write to you explaining our decision.

Can you correct or update your information?

It's important that we have your correct details, such as your current home address, email address and phone number. You can check or update your information by emailing us, or by calling us (see *We're here to help*, Section 7).

If you think your personal information is incorrect, contact us to investigate the issue (see *We're here to help*, Section 7). If we've given the information to another party, you can ask us to let them know it's incorrect. We won't charge for this.

If we don't think the information needs correcting, we'll write to let you know why. You can ask us to attach a statement of correction to the record. We will take reasonable steps to do so.

7. We're here to help

Contact us

If you need more information, want to access or update your personal information or if you have a privacy concern - you can contact us via phone or our website.

If you have a concern or complaint about how we have handled your personal information, let us know and we'll try to fix it. We try to get things right the first time - but if we don't, we'll do our best to sort it out. If you're not satisfied with how we respond to your complaint about how we've handled your personal information, there are other things you can do.

How can you make a complaint?

Email info@fortresscapital.co.nz

Office of the Privacy Commissioner

You can also contact the Office of the Privacy Commissioner if your complaint is about your privacy.

Visit: www.privacy.org.nz

Email: investigations@privacy.org.nz

Phone: [0800 803 909](tel:0800803909)

Mail: PO Box 10 094, Wellington 6143