

Privacy Policy

Christian Savings Limited (*Christian Savings*) is 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 is bound by the Privacy Act 2020 (*Privacy Act*) 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, please refer to www.privacy.org.nz.

1. Collection of personal information

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

- provide you with information regarding accepting deposits or granting loans and/or mortgages;
- assist you with the use of our website;
- assist with 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 (*AML Act*)).

We must obtain some of your personal information in order for us to provide our products and services and to meet our legal obligations. If you choose not to provide the required information, we may be unable to open or maintain accounts, provide lending or deposit services, or meet regulatory requirements.

By accepting the terms of this Privacy Policy, you consent that we will use your personal information in both your individual capacity as an account or joint-account holder, and as an officer of an 'Associated Customer' (if applicable). An 'Associated Customer' is a Christian Savings customer that you are associated with by way of your role as a Trustee, Director, Pastor, Elder, Treasurer, Secretary, attorney, nominated authorised signatory, or other similar role. If you tell us you are associated with that customer, or we can evidence this from public New Zealand registers, that customer will be your Associated Customer for the purposes of this Privacy Policy.

2. Who do we disclose your personal information to?

We outsource some activities (and in certain instances disclose your personal information) to third party service providers. We review our third party contracts to ensure the security and privacy terms align with market expectations for the types of services we provide.

Examples of third parties we may disclose personal information to include identity verification providers, IT and cloud service providers, payment and banking service providers, professional advisers, auditors, regulators, and our statutory supervisor. Some of these service providers may be located outside New Zealand and where we disclose personal information overseas, we will take reasonable steps to ensure that the overseas recipient protects the information in a way that is comparable to the Privacy Act.

If you choose to complete online identity verification when becoming a Christian Savings customer, we may obtain your personal information from AplyID (<https://aplyid.com/nz>) to comply with the identity verification requirements under the AML Act.

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 reasonable 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 in accordance with the Privacy Act. We may notify you and the Privacy Commissioner where that breach is likely to result in or potentially cause serious harm as defined in the Privacy 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 Privacy Act 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 we hold for you. This can be done by making a request in writing and sending it to us at PO Box 37011, Parnell, Auckland 1151 or emailing 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 legal and reporting requirements. When personal information is no longer required for the purposes for which it was collected or to meet legal or regulatory obligations, we will securely destroy or de-identify the information in accordance with our internal retention and disposal procedures.

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. Cookies may collect information about your device, browsing behaviour, and interactions with our website. It does not identify you personally but in some cases the information obtained may be personal information under the Privacy Act.

Christian Savings may use a customer's address or email address to send marketing-related correspondence. You may opt out of receiving marketing communications from us at any time by using the unsubscribe function in our communications or by contacting us using the details below.

7. Privacy complaints process

If you are unhappy with how we have managed your personal information, you can 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@christiansavings.co.nz

Post: Privacy Officer, Christian Savings Limited, PO Box 37011 Parnell, Auckland 1151

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. Privacy Policy updates

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 28 April 2026



✉ clientservices@christiansavings.co.nz

📍 Lvl. 3/12 Heather St, Parnell, Auckland 1052

📮 P.O. Box 37011, Parnell, Auckland 1151

☎ 09 582 0037

📞 TOLL FREE 0508 SAVINGS (0508 728 464)

🖱 christiansavings.co.nz