PRIVACY POLICY
Effective 1 April 2026

Introduction

Rural Business Limited FSP 1012409 (we, us, our) complies with the New Zealand Privacy Act 2020 (the Act) when dealing with personal information. Personal information is information about an identifiable individual (a natural person). This policy sets out how we will collect, use, disclose and protect your personal information.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, you can contact our Privacy Officer by email on marc@ruralbusiness.co.nz Or visit www.privacy.org.nz for further information.

Your authorisation

By providing us with your personal information, engaging us to provide you with services, or by using our website, you consent to the collection, use, storage and disclosure of your personal information in accordance with this policy.

Changes to this policy

We may change this policy by uploading a revised policy onto the website. The change will apply from the date that we upload the revised policy.

What is personal information?

Personal information is information about an identifiable individual. It includes (but is not limited to) name, address, contact details, date of birth, occupations, payment details, employment history and/or details, education and qualifications, financial information, testimonials and feedback, evidence of source of funds or source of wealth (in some cases) and other information.

Are you required to provide personal information to us?

You are not required to provide us with personal information. However, if you choose not to, this may affect our ability to provide services to you, including our ability to give you financial advice or arrange products on your behalf. Where it is lawful and practicable to do so, we will offer you the option of dealing with us without providing personal information, for example where you are making a general enquiry.

Third party collection of information

Where we collect your personal information from someone other than you, we will take reasonable steps to notify you that we have collected your personal information, the purpose of the collection, the intended recipients of the information, the name and address of the agency collecting and holding the information, whether the collection is authorised or required by law and, if so, the law that authorises or requires the collection, and your right to access and request correction of that information, unless an exception applies under the Privacy Act 2020.

How we collect your personal information

We generally collect your personal information directly from you. We may also collect your personal information from:

- NZ Financial Services Group Limited (NZFSG) and its related bodies;
- credit reporting agencies;
- with your authorisation, banks and employers;
- product providers, in connection with the ongoing administration of any product or service arranged on your behalf;
- the Institute of Rural Professionals and other professional bodies of which we are a member; and
- any other person authorised by you or the Act.

If we collect your personal information from someone other than you, we will take reasonable steps to notify you of the collection in accordance with the section above, unless an exception under the Act applies.

Updating your personal information

We rely on you to ensure that the personal information we hold about you is accurate and up to date. Please let us know as soon as possible if any of your details change.

We will use your personal information:

- to verify your identity
- to provide services and products to you
- to market our services and products to you, including contacting you electronically (e.g. by call, text, or email for this purpose)
- to improve the services and products that we provide to you
- to respond to communications from you, including a complaint
- to protect and/or enforce our legal rights and interests, including defending any claim
- market research;
- for any other purpose authorised by you or the Act.

If you do not wish to receive marketing communications from us, you may opt out at any time by notifying us.

Disclosing your personal information

We may disclose your personal information to:

- Product Providers and other prospective lenders, third parties or other intermediaries in relation to your finance or insurance requirements (including a prospective lender's mortgage insurer (if any), any person with whom a lender or insurer proposes to enter into contractual arrangements, any person who provides a guarantee or security and any trustee and any assignee or potential assignee of a lender's or insurer's rights);
- our referral partners who can help you with other services;
- our referral partners who can help you with other services;
- contractors or service providers;
- investors, or any entity that has an interest in our business or any entity to whom we consider assigning or transferring any of our rights or obligations or selling all or part of our business;
- anyone who we are legally required or authorised to share your information with, including regulators and government agencies;
- to auditors (such as NZFSG) to ensure we are providing services to you that are in your best interests, and in accordance with current regulations;
- your employer and referees, as well as credit reporting and identity verification agencies; and
- NZ Financial Services Group Limited (NZFSG), in the course of our membership of their financial services group. This includes information you provide to us directly and information we collect or create during our engagement with you, including your identity, contact details, and financial information. This sharing enables NZFSG to meet its monitoring, oversight, and assurance obligations under the Financial Markets Conduct Act 2013 and the Privacy Act 2020. NZFSG's own Privacy Policy, including details on how to exercise your rights to access and correct information it holds, is available at www.nzfsg.co.nz/privacy-policy;
- any other person or entity authorised by you or the Privacy Act.

Except as described above, we will not disclose your personal information without your written or oral consent, unless we are required to do so by applicable law.

You acknowledge and agree that credit reporting agencies may hold your credit information (including default information) on their systems and may use that information to provide their credit reporting services, which may include disclosing your credit information to their customers.

Before disclosing your personal information to another person or organisation, we will take reasonable steps to satisfy ourselves that the person or organisation has a commitment to protecting your personal information at least equal to our own.

Disclosure outside New Zealand

We may store personal information using cloud-based software and services, and the cloud storage and IT servers we use may be located outside New Zealand. We may also disclose your personal information to NZFSG and its related bodies corporate, and to other third-party suppliers and service providers located overseas, for the purposes described above.

Protecting your personal information

We will take reasonable steps to keep your personal information safe from loss, unauthorised activity, or other misuse. Our software is subject to audits to ensure it is continuing to meet security requirements. All data handled in our software is encrypted in transit and during storage and can only be accessed over secure network connections.

Storing your personal information

We will only retain personal information as long as it is required for the purposes for which the information may lawfully be used. All data stored online is backed up and can be retrieved in the event of data loss or corruption.

Data will sometimes be held on-premise at 470 Papamoa Beach Road, Papamoa if it is provided to us outside of our software.

Accessing and correcting your personal information

Subject to certain grounds for refusal set out in the Act, you have the right to access your readily retrievable personal information that we hold and to request a correction to your personal information. Before you exercise this right, we will need evidence to confirm that you are the individual to whom the personal information relates.

In respect of a request for correction, if we think the correction is reasonable and we are reasonably able to change the personal information, we will make the correction. If we do not make the correction, we will take reasonable steps to note the personal information that you requested the correction.

If you want to exercise either of the above rights, email us at marc@ruralbusiness.co.nz. Your email should provide evidence of who you are and set out the details of your request (e.g. the personal information, or the correction, that you are requesting).

We may charge a reasonable fee to cover our costs of retrieving and supplying the information you have requested.

Data Breaches

Our Privacy Officer has processes and systems in place in the unfortunate event of a data breach. If such an event occurs, we will promptly identify, report and examine a personal data breach.

Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We suggest you review that site's privacy policy before you provide personal information.

We use cookies (an alphanumeric identifier that we transfer to your computer's hard drive so that we can recognise your browser) to monitor your use of the website. You may disable cookies by changing the settings on your browser, although this may mean that you cannot use all of the features of the website.

We may use information about your use of our websites and other IT systems to prevent unauthorised access or attacks on our software. We may utilise services from one or more third-party suppliers to monitor the use of our systems. These third-party suppliers will have access to monitoring and logging information as well as information processed on our websites and other IT systems.