

MHL Business Services Limited Privacy Policy

Our Commitment to Protecting Your Privacy

We understand the importance of safeguarding your personal information. This Privacy Policy outlines our commitment to protecting your personal data, how we handle it, and your rights.

We are dedicated to ensuring your personal information is treated securely and in compliance with the *Privacy Act 2020* (or any successor legislation) and other applicable laws. This Privacy Policy complements, but does not limit, our legal obligations under these regulations.

Who We Are

References to "we," "us," or "our" in this policy refer to **MHL Business Services Ltd** trading as Your Loans, operating through a Financial Adviser.

Your Authorisation

By providing your personal information or engaging our services, you consent to the collection, use, storage, and disclosure of your information as outlined in this Privacy Policy.

Changes to Our Privacy Policy

We may update this Privacy Policy periodically to reflect changes in the law or our business practices, ensuring that no changes disadvantage you. By continuing to engage with us, you are deemed to have accepted the updated Privacy Policy.

What Personal Information Do We Collect?

"Personal information" refers to any data that identifies or can identify you, such as:

- Your name, date of birth, address, contact details, account information, and occupation.
- If you engage our services, we may also collect details about your financial situation, goals, or other relevant information needed to recommend mortgage and insurance products (Products).

Why Do We Collect Your Personal Information?

We collect your information to facilitate our services and maintain our relationship with you. Specific purposes include:

- Responding to your inquiries or requests.
- Providing services (e.g., recommending suitable Products).
- Sending communications and marketing about products or services that may interest you via mail, phone, email, or SMS/MMS.
- Conducting market research.
- Any other purpose authorised by you or permitted by the *Privacy Act*.

If you prefer not to receive marketing communications, you can opt out at any time by notifying us.

Collection of Additional Personal Information

We may also collect specific personal information, such as credit and health data, on behalf of lenders, insurers, or other providers of the Products you choose to apply for.

This information is collected solely for the purpose of facilitating your applications and ensuring compliance with the providers' requirements.

Product Providers and Their Privacy Policies

Product Providers have their own Privacy Policies that govern how they handle the information we collect on their behalf. We encourage you to review those policies for additional details.

How Do We Collect Your Personal Information?

We primarily collect personal information directly from you. For instance:

- When you provide information through forms, emails, or inquiries.
- During conversations between you and us.

We may also gather personal information from:

- **NZ Financial Services Group Limited (NZFSG)** and its related entities.
- **Credit reporting agencies.**
- **Banks** (with your authorisation, e.g., through the use of Illion BankStatements) and your employers.
- **Product Providers** (e.g., during the term of any loan or insurance we've arranged on your behalf, to address inquiries or assist with changes to your financial arrangements). Product Providers may also periodically disclose your loan balance or premium details in connection with ongoing commission payments.
- **Other authorised individuals or entities** as permitted by you or the *Privacy Act*.

Providing Third-Party Information

If you share personal information about others with us, you confirm that:

1. You have obtained the information in compliance with the *Privacy Act*.
2. The individual has:
 - Given their consent for you to share their personal information with us and for its use and disclosure under this Privacy Policy.
 - Been informed of their rights to access and request corrections to their personal information.

Updating Your Personal Information

We rely on you to keep your personal information accurate. If any of your details change, please notify us promptly so we can update our records.

Who Do We Disclose Your Personal Information To?

We may disclose your personal information to the following parties when necessary for the purposes outlined above:

- **NZFSG and its related entities.**
- **Product Providers, prospective lenders, and third parties** involved in meeting your finance or insurance needs (e.g., mortgage insurers, guarantors, trustees, and any assignees or potential assignees of a lenders or insurer's rights).
- **Referral partners** offering complementary services.
- **Contractors or service providers** assisting in service delivery.

- **Investors or entities with an interest in our business**, including those involved in a potential sale, transfer, or assignment of our rights or obligations.
- **Regulators and government agencies** as required or authorised by law.
- **Auditors (e.g., NZFSG)** to ensure compliance with regulations and that we are acting in your best interests.

Your privacy is our priority, and any disclosure will be made in line with the *Privacy Act 2020* and other applicable laws.

Disclosure to Third Parties

We may share your personal information with:

- **Your employer and referees**, as well as **credit reporting** and **identity verification agencies**.
- **Any other person or entity authorised by you** or permitted under the *Privacy Act*.

You acknowledge and agree that credit reporting agencies may store your credit information (including default information) in their systems and may use it to provide credit reporting services. This includes sharing your credit information with their customers as part of their services.

Before disclosing your personal information to any third party, we take all reasonable steps to ensure they have a privacy commitment comparable to ours.

Disclosure Outside New Zealand

Your personal information may be stored in **cloud-based systems** or **IT servers located overseas**. Additionally, we may disclose your information to:

- **NZFSG and its related entities**.
- **Third-party suppliers and service providers located abroad** for the purposes outlined in this policy.

Providing Personal Information

You are not obligated to provide us with personal information. However, refusing to do so may impact:

- Our ability to deliver services to you.
- Your ability to obtain finance, insurance, or other products from Product Providers.

In most cases, we need to verify your identity to provide our services. However, where lawful and practical, we may allow you to engage with us anonymously (e.g., for general inquiries about interest rates or promotional offers).

Accessing and Correcting Your Information

You have the right to access and request corrections to your personal information at any time. To do so, please contact us.

- We may charge a reasonable fee to cover the cost of retrieving and providing the requested information.

Further Information

If you have any questions regarding our Privacy Policy or how your personal information is managed, feel free to contact us.

This Privacy Policy was last updated in November 2024.