

Privacy Statement

AA Money (AA Finance Limited) is a joint venture between The New Zealand Automobile Association Limited (NZAA) and Suncorp Group Holdings (NZ) Limited (Suncorp). We offer secured personal loans to individuals in New Zealand.

At AA Money, we are committed to protecting your privacy. We understand the trust you place in us when you provide us with your personal information.

In this privacy statement, we explain how AA Money collect, use, disclosure and store your personal information.

What is personal information?

Personal information is information about an identifiable individual. It includes information that can be used to identify you, such as your name and contact details. It also includes your credit information.

Why do we collect personal information?

We collect personal information so that we can:

- identify you;
- respond to enquiries from you;
- assess any application you make for products or services, including any terms which may be offered;
- set up and manage your products and services;
- prevent or detect fraud or loss;
- understand your needs and improve our products and services through research, product development and training; and
- comply with our obligations at law.

How do we collect personal information?

Most of the personal information that we will collect will come directly from you. This information may include:

- your identification and contact details;
- your employment details, financial position and credit history; and
- any other information we are required by law to collect about you.

We may continue to collect your personal information during our relationship.

We may also collect your personal information from third parties. This may include:

- financial institutions, credit reference agencies, telecommunication agencies, debt recovery agencies and investigative service providers;
- your representatives, such as your legal or financial adviser;
- your employer; and
- where information has been made publicly available, social media platforms and public information service providers such as public registers.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you. For example, we may not be able to accept your application and may have to decline it due to the lack of our ability to responsibly make a decision on your creditworthiness.

How will we collect, use and disclose your personal information?

At all times, we will respect and protect the privacy of your personal information. We use and disclose your personal information only for the purposes we collected it, or other directly related purposes.

We may collect your information from or disclose it to:

- financial institutions, credit reference agencies, telecommunication agencies, debt recovery agencies and investigative service providers;
- information technology providers, such as our hardware/software vendors and consultants, customer or market research organisations;
- the NZAA (and its related entities) and Suncorp (and its related entities);
- government, law enforcement or statutory bodies;
- insurance providers;
- legal, accounting, finance and other professional advisers;
- administration or business management services;
- printers, mail service and delivery providers;
- imaging and document management services;
- data modelling and research services;
- other service providers;
- external dispute resolution schemes; and
- as otherwise required by law.

Storing your personal information

Your personal information is stored securely by us, or with any supplier we have a contractual arrangement with, in New Zealand or other location as required.

We have taken all reasonable steps to protect your personal information from any loss, unauthorised access or other misuse.

Cookies

This website uses several cookies. They store technical information that helps us to better interact with your browser, identify you on subsequent visits and to help us develop and improve the design, layout and functionality of our websites.

This website uses cookies to advertise products and services from us and our partners on third party websites (including Google) to previous visitors to and users of our websites. These cookies will be used to inform, optimise and serve ads based on someone's past visits to or use of our websites. No personally identifiable data is collected for this advertising.

We may match your cookies information to what we know about you for analysis and advertising purposes. We can use such analysis to improve the functionality and your experience of our websites.

If you do not want us to deploy cookies into your browser, you can set your browser to reject cookies, or to notify you when a website tries to put a cookie on your computer. However, rejecting cookies may affect your ability to use some of the products and/or services on our website.

How can you access and correct your personal information?

We take all reasonable steps to ensure that the personal information which we collect, use or disclose is accurate and up to date.

You have the right to access and correct your personal information. To request access to or a correction of your personal information you can:

Write to us:

Privacy Officer

AA Money
PO Box 5462
Victoria Street West
Auckland 1142

Call us:

0800 600 777

Email us:

customer@aamoney.co.nz

Using your personal information to market to you

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from AA Money, NZAA and Suncorp. This includes using your personal details such as your address, email, or phone number as a means of communication with you. We will not market to you if you have voluntarily opted out from future communications via specific marketing channels.

If you have a complaint

If you have a complaint about the privacy of your personal information, please contact:

Write to us:

AA Money
PO Box 5462
Victoria Street West
Auckland 1142

Call us:

0800 600 777

Email us:

customer@aamoney.co.nz

We do our best to resolve complaints promptly and fairly, however if you are not satisfied, you may contact the Privacy Commissioner, using one of the following methods:

- Phone: 0800 803 909 (from 8.30am to 5pm, Monday to Friday)
- Mail: Privacy Commissioner, PO Box 10094, The Terrace, Wellington 6143
- Email: enquiries@privacy.org.nz
- Website: www.privacy.org.nz

Policy Changes

This policy is current at November 2019. We may make changes from time to time. Notice of any changes will be given at least 14 days in advance, by posting the updated Privacy Statement on our website. Your continued use of our products and services at the end of the notice period will be taken as acceptance of the updated Privacy Statement.