

1. Commitment to Your Privacy

At Integrity Home Loans Limited, we adhere to the Privacy Act 2020. This privacy statement details how we collect, store, use, and share your personal information. It does not limit or exclude your rights under the New Zealand Privacy Act 2020.

Should you provide personal information via this website, we will safeguard it as described below. This privacy statement may be updated periodically.

2. Who We Are

Integrity Home Loans is registered in New Zealand. Integrity Home Loans Limited (FSP1009250) is a licensed Financial Advice Provider, allowing advisers operating under our license to offer financial advice to retail clients.

3. Information We May Collect

We might gather personal information from you when you directly provide it or when you use our services. We could also collect information from authorized third parties and public sources.

Types of personal information we may collect include:

- Contact details: name, address, phone number, email
- Identification documents: driver's license, passport, etc.
- Other relevant information for our services to assist you.

4. Use of Your Information

We use your personal data to assist in mortgage and related services inquiries. If you provide your details via forms on our website or social media, we may add this to our marketing database to contact you with relevant service information. Without the requested information, we might be unable to assist or notify you about relevant products and services. We do not sell or share your information with third parties without your consent.

5. Retention and Security

We will retain your personal data only as long as necessary for the purpose(s) for which it was collected, subject to legal obligations for longer retention.

We employ cybersecurity safeguards to protect your data and ensure it is not disclosed to unauthorized persons or organizations. Our security measures include:

- Security software
- Anti-virus software
- Backup processes
- Additional cybersecurity measures

6. Information Hosting

Our client records are stored using cloud storage, which may be located outside New Zealand.

Compliance training systems are hosted in New Zealand, while Microsoft 365 Business, which is hosted in the USA and adheres to the stringent data protection standards set by the General Data Protection Regulation (GDPR). This ensures that your data is handled with the highest level of security and privacy, providing you with peace of mind that your information is well-protected.

When sharing data with third parties, we require them to implement necessary technical and organizational measures to protect your personal data. However, we cannot guarantee that providers subject to different privacy laws will not breach their obligations to us.

7. Access and Correction Rights

We strive to keep personal information accurate and up-to-date. You have the right to confirm whether we hold your personal information, access it, and request corrections if necessary.

To request a copy of your information, have it corrected, or be removed from our subscription lists, please contact us at info@ihl.nz

8. Internet Use

While we take steps to maintain secure internet connections, any information provided online is at your own risk.

Our website may contain links to other websites, which have their own privacy policies. We are not responsible for the actions of these websites.

9. If You Have a Privacy Complaint

Should our response to your privacy-related issue not meet your expectations, you have the option to reach out to the Privacy Commissioner.

You can contact the Office of the Privacy Commissioner through their website:

Office of the Privacy Commissioner Contact Details <https://www.privacy.org.nz/about-us/contact/>

10. Modifications to Our Privacy Policy

We reserve the right to make changes to this privacy policy at our discretion. Any modifications will be effective immediately upon being posted on our website.