

PRIVACY DISCLAIMER ACT FOR 361 FINANCE GROUP LIMITED

361 Finance Group Limited is committed to protecting the privacy of its clients' personal information. We understand the trust you place in us when you provide us with your personal information. In this privacy statement, we explain how 361 Finance Group Limited collects, uses, discloses, and stores your personal information.

What is Personal Information?

Personal information refers to any data that can identify an individual. This includes, but is not limited to, your name, contact details, and credit information.

Why Do We Collect Personal Information?

We collect personal information for the following purposes:

- **To identify you** and verify your identity.
- **To respond to your enquiries** and provide support.
- **To assess your applications** for products or services, including evaluating any terms that may apply.
- **To set up and manage your products and services.**
- **To prevent or detect fraud or loss** and ensure the integrity of our services.
- **To understand your needs** and improve our offerings through research, product development, and training.
- **To comply with legal obligations** and regulatory requirements.

How Do We Collect Personal Information?

We collect most personal information directly from you. This may include:

- Your identification and contact details.
- Employment details, financial position, and credit history.
- Other information required by law.

We may also obtain your personal information from third parties, including:

- Financial institutions, credit reporting agencies, and debt recovery agencies.
- Your legal or financial representatives.
- Your employer.
- Publicly available information, including social media platforms and public registers.

What Happens If You Don't Provide Your Personal Information?

If you choose not to provide the requested personal information, we may not be able to:

- Process your application or provide you with certain products or services.
- Make an informed decision regarding your creditworthiness, potentially leading to the rejection of your application.

How Will We Use and Disclose Your Personal Information?

We respect your privacy and will use your personal information only for the purposes it was collected, or other directly related purposes. We may disclose your information to:

- **Third-party service providers** such as financial institutions, credit reporting agencies, debt recovery agencies, and IT providers.
- **Professional advisers** like legal, accounting, and financial consultants.
- **Government or statutory bodies** where required by law.
- **Your representatives**, such as your legal or financial adviser.
- **Telecommunication agencies** or service providers.
- **Insurance providers** and other external entities involved in the administration of your products or services.
- **External dispute resolution schemes**.
- Any other party as required by law.

Storing and Protecting Your Personal Information

We are dedicated to protecting your personal information with the highest security standards. Our security measures are regularly updated and monitored to ensure your information is safe.

- Your personal information is securely stored either by us or by our trusted suppliers, all of whom are bound by contractual agreements.
- The majority of data is stored within New Zealand, utilizing cloud-based storage solutions.
- When we engage third-party providers for data storage, we conduct comprehensive assessments to ensure they meet our stringent security standards and comply with relevant laws and regulations.

Disclaimer:

We do not provide financial advice. The information provided on this website or via emails is for informational and educational purposes only and should not be construed as investment or financial advice. We do not guarantee the accuracy, completeness, or timeliness of any information provided. Any reliance you place on such information is strictly at your own risk. We disclaim any and all liability for any direct, indirect, or consequential damages arising from or in connection with the use or reliance on any information provided on this website or via emails.

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