

Privacy Policy

Effective Date: [Insert Date]

At JV Financial Services ("we", "us", "our"), your privacy is important to us. We are committed to protecting your personal information and ensuring transparency in how we collect, use, and store it in accordance with the New Zealand Privacy Act 2020.

This policy outlines how we manage your personal information in relation to our services, including insurance advice, KiwiSaver, investment services, and mortgage referrals.

1. What Personal Information We Collect

We may collect the following types of personal information:

- Full name, date of birth, and contact details
- Financial information (e.g., income, expenses, assets, liabilities)
- Health and medical information (for insurance underwriting purposes)
- Employment details
- IRD number (if applicable)
- Identification documents (e.g., driver's licence, passport)
- KiwiSaver or investment account details
- Any other information required to provide you with tailored financial advice

2. How We Collect Your Information

We collect personal information:

- Directly from you (e.g., through meetings, forms, or online inquiries)
- From third parties with your consent (e.g., insurers, product providers, or medical professionals)
- From public sources or databases, where appropriate

3. Why We Collect Your Information

We collect your personal information for the following purposes:

- To provide you with tailored financial and insurance advice
- To assess insurance and investment needs
- To assist with applications for insurance or KiwiSaver/investment products
- To refer you to trusted mortgage advisers or other professionals (with your permission)
- To meet our legal and regulatory obligations under the Financial Markets Conduct Act 2013
- To manage and maintain client relationships

4. Who We Share Your Information With

We may disclose your information to:

- Insurance providers or product issuers you agree to engage with
- KiwiSaver and investment product providers
- Medical professionals (with your consent, for underwriting purposes)
- Our compliance consultants, auditors, or legal advisers
- The Financial Markets Authority (FMA) or the Office of the Privacy Commissioner, if required
- Trusted third parties involved in the provision of financial services, with your permission

We will never sell your information to third parties.

5. How We Store and Protect Your Information

We store your personal information securely using both physical and digital protections, including:

- Password-protected systems and encrypted software
- Locked filing cabinets for paper records
- Secure cloud-based platforms (located in compliance with New Zealand privacy laws)

We retain your personal information only as long as necessary to fulfil our obligations to you and our

legal requirements.

6. Accessing and Correcting Your Information

You have the right to access the personal information we hold about you and to request corrections if necessary. To do so, please contact us using the details below.

7. Cookies and Website Analytics

Our website may use cookies and analytics tools to improve user experience. These tools may collect non-identifiable information about your device, browser, and activity. You can disable cookies through your browser settings.

8. Changes to This Policy

We may update this privacy policy from time to time. Any changes will be posted on our website. We encourage you to review it regularly.

9. Contact Us

If you have any questions about this policy or wish to access or correct your personal information, please contact us:

JV Financial Services

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