

Three Pillars Finance Ltd

Privacy Policy

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Our Commitment

Three Pillars Finance Ltd is committed to handling your personal information with care and transparency. We collect only what we need, we keep it secure, and we are clear about how we use it — in full compliance with the Privacy Act 2020.

This policy applies to all personal information we collect from clients, website visitors, and anyone else we interact with in the course of our business.

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What We Collect

Depending on the service you are applying for, we may collect:

- Identity: Name, date of birth, and government-issued ID details.
 - Contact details: Address, email, and phone number.
 - Financial information: Income, employment, assets, liabilities, and bank account details.
 - Asset information: Details of any vehicle or asset being financed.
 - Application data: Information you provide during the application process, including supporting documents.
 - Website data: IP address, browser type, and pages visited when you use our site.
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How We Use It

We use your information to:

- Assess your eligibility for credit products and provide tailored financial advice.
 - Submit and manage your application with lenders on our panel.
 - Verify your identity and meet our AML/CFT obligations under New Zealand law.
 - Communicate with you about your application and our services.
 - Improve how we work and manage our business internally.
 - Send you relevant updates or offers where you have consented or where we are otherwise permitted to do so.
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Who We Share It With

We only share your information where necessary. This may include:

- Lenders on our panel who assess and process your application.
- Credit reporting agencies for credit assessment purposes.
- Government agencies such as NZTA and DIA, where required for verification or by law.
- Finsure New Zealand Limited, our Financial Advice Provider licence holder, who may have oversight access to certain records.

We do not sell your personal information to anyone.

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Keeping It Safe

We maintain appropriate security measures to protect your information, including encrypted storage, access controls, and secure document disposal. We take our obligations seriously and will notify you and the Privacy Commissioner of any breach likely to cause you harm.

We keep your information for as long as we need to, generally 7 years for financial advice records and 5 years for Anti-money Laundering & Countering Financing of Terrorism (AML/CFT) records after your relationship with us ends. When we no longer need it, we delete it securely.

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Your Rights

Under the Privacy Act 2020, you have the right to access the information we hold about you, request corrections, and in some cases ask us to delete it. We will respond to any such request within 20 working days.

Privacy Officer: Three Pillars Finance Ltd

Email: team@3pf.co.nz

Phone: 0800 TBC

Privacy Commissioner: privacy.org.nz

This policy may be updated from time to time. Continued use of our services after any changes means you accept the updated version.