

# 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.
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- 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 may disclose your personal information to:

- Finsure New Zealand Limited (FSP1005389), for compliance, audit, and licence-oversight purposes;
- lenders, product providers, or insurers as required to deliver our services;
- external compliance reviewers, auditors, or IT providers;
- our external dispute-resolution scheme;
- regulators (e.g. the FMA) if legally required;
- credit or identity-verification agencies where necessary.

You can view the privacy policies of the lenders and product providers we work with here:

<https://finsure.co.nz/lender-privacy-policies/>

We will provide your personal information to Centrix Group Limited when we use their consumer credit reporting services (for example for credit checking). Details of how Centrix handles your personal information can be found here: <https://www.centrix.co.nz/privacy-statement>

Centrix will collect your credit information for the purpose of providing credit reporting services to us and other subscribers to Centrix consumer credit reporting services, and Centrix will use and disclose your credit information in accordance with the Centrix Privacy Statement. You have rights of access to and correction of your credit information and any other personal information held by Centrix as set out in Centrix Privacy Statement.

We will never sell or receive payment for your personal information.

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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](mailto:team@3pf.co.nz)

**Phone:** 0800200229

**Privacy Commissioner:** [privacy.org.nz](http://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.