

Privacy Policy

In this Privacy Policy we explain how First Credit Union collects, stores, uses and discloses your personal information.

Personal information about you includes information that could be used to identify you, such as your name and contact details. It also includes credit information that could have an impact on loans that you have applied for or that have been given to you.

Collection of personal information

Most of the personal information that we collect comes from you, when you deal with First Credit Union either in person, remotely or in writing. The type of information we collect may include:

- your identification and contact details, including your name, mail and email address, phone number, specimen signature, date of birth and Inland Revenue Department number;
- information collected in relation to your use of websites, mobile applications and ATMs, including your user name and login credentials, and activity logs;
- your employment details, financial position, credit record and banking transaction history;
- in an insurance context, information about what is being insured, any insurance policy beneficiaries, your health, financial and insurance history and information required for processing claims; and
- any other information that First Credit Union is required by law to collect about you.

We may also collect your personal information, from time to time, from third parties, including:

- information service providers such as credit reference agencies and market researchers;
- third parties providing offers, products and services available to you as a member;
- your representatives, such as your legal or financial adviser;
- where you are under 18 years old from your parents or guardians;
- your employer; and
- insurance providers and other organisations operating in the insurance industry, such as underwriters, health care providers, claims administrators and investigators.

Disclosure of your personal information

We may share your personal information with a range of organisations including anyone who provides services to us which you may use, for example, the provider of debit card or credit card services; authorities such as regulators, government agencies, courts or the Police; other financial services organisations; credit reference and debt recovery agencies; external dispute resolution schemes; payments systems operators; and third parties bound by confidentiality obligations such as service providers.

In particular, we may disclose your personal information as follows:

To provide our products and services and administer our relationship with you

- to decide whether to give you a particular product or service;
- to provide our products and service to you, including communicating with you about any changes to our product and services;
- to provide customer support, including contacting you to offer assistance with online applications (including those you do not complete); and
- if you are a joint account holder, to share your personal information relating to your joint account with the other joint account holder(s).

To comply with laws and regulations

- to enable First Credit Union to comply with any laws, rules or regulations; and

- to share personal information with the police, government agencies in New Zealand or overseas or other financial institutions, where First Credit Union reasonably believes that the disclosure will assist with detection and/or prevention of fraud, money laundering or other criminal offences.

To understand your credit position

- to enable First Credit Union to conduct credit checks when you apply for, open and operate accounts and loans and throughout your loan term, from time to time. That may involve giving your personal information to credit reporting agencies
- to enable credit reporting agencies to update their credit reporting databases and provide updates to their other customers on your credit record

To research and market products and services

- to conduct market research
- unless you ask us not to, to make available and send you information about our offers, products and services

By using your account or cards you agree to the above disclosures.

Storage of your personal information

Your personal information will be stored either in paper files or electronically. All electronic documents are stored in our server/ file optics and backed up daily to offsite storage.

We use a range of physical and electronic data security measures to protect information from loss and unauthorised use, access, modification or disclosure.

Accessing and correcting your personal information

First Credit Union will do its best to ensure your personal information is accurate. You should promptly inform First Credit Union of any change of your personal details (including your name, address, telephone, mobile or facsimile numbers and email address).

You can contact us to request access, or that corrections are made, to your personal information held by us. A reasonable fee may be charged to process your request, covering activities such as locating, collating and supplying the information to you.

Under the Privacy Act, in some circumstances we do not have to give you access to or correct your personal information. If that is the case, we will explain why and provide information about how you can complain should you wish to do so.

Resolving your privacy concerns and complaints

If you have a concern or complaint, please let us know and we'll do our best to resolve it right away. If you're unhappy with our response, you may wish to contact the Privacy Commissioner at privacy.org.nz

How to contact us

- In person at a branch – <https://www.FirstCreditUnion.co.nz/Contact-Us/Find-a-Branch>
- Call us by phone - <https://www.FirstCreditUnion.co.nz/Contact-Us/Contact-by-Phone>
- Online at – <https://www.FirstCreditUnion.co.nz/Contact-Us/Email-an-Enquiry>
- In writing to the First Credit Union Compliance Officer, PO BOX 585, Waikato Mail Centre, Hamilton, New Zealand 3240.

Changes to this Privacy Policy

From time to time we may make changes to this Privacy Policy, for example to record any changes to the way we handle personal information.

Notice of any changes will be given at least 14 days in advance, by posting the updated Privacy Policy on our website. Your continued use of our products and services after the end of the notice period will be taken as acceptance of our updated Privacy Policy.

Applicable law

This Privacy Policy is governed by New Zealand law.

This Privacy Policy is current as at 04 July 2017.

