

Lime Group - Privacy Policy 2020

It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Privacy Principles set out in the Privacy Act 1993 (or any successor legislation) (the Privacy Act) and all other applicable laws. This Privacy Policy applies in addition to, and does not limit, our rights and obligations under the Privacy Act and other applicable laws.

The terms “we”, “us” and “our” are a reference to Lime Group. References to “you” and “your” are a reference to you.

By providing us with personal information, engaging us to provide you with services, or by using our website, you consent to the collection, use, storage and disclosure of personal information in accordance with this Privacy Policy.

We may change our Privacy Policy from time to time, by publishing an updated version on this page, to reflect changes in the law and also our business needs so long as the changes do not disadvantage you. By continuing to engage us or use our website you will be deemed to have accepted the updated Privacy Policy.

The type of personal information that we collect will depend on the purpose for which it is collected, but may include:

- Contact Information, such as your name, address, phone number, email address;
- Documentation required to verify your identity, such as a passport or drivers licence;
- Financial information, such as your statement of position, IRD number, tax status, income sources and value;
- Security information, such as your residential property, vehicle details and personal assets;
- Employment Information, such as your current employer, position, and work history; and
- Bureau information, such as credit history, anti-money laundering and financial terrorism information.

We collect your personal information for the purposes of our and relevant third parties' services and relationship with you. For example:

- responding to your requests or inquiries
- providing services to you (e.g. to enable us to recommend Products to you)
- sending communications and direct marketing to you about products and services we think may be of interest to you (whether through mail, telephone or electronic means (including email and SMS/MMS))
- market research
- any other purpose authorised by you or the Privacy Act.

If you do not wish to receive marketing information, you may 'opt out' at any time by notifying us.

We may also collect personal information (including credit information and health information) on behalf of the lenders, insurers and other providers of Products that you choose to apply for (Product Providers). Product Providers will have their own Privacy Policy that applies to the information that we collect on their behalf.

We may disclose information about you (including your identity) to a third-party for the following purposes:

- Carrying out credit and identity checks;
- Undertaking the collection or recovery of debts;
- Conducting legal proceedings or other investigations;
- Providing our services to you;
- Enabling a third party to provide services to us or to you;
- Providing investors, or prospective investors, with sufficient information to undertake due diligence of your loan and for them to comply with any regulatory or legislative requirements as a lender under the Platform; g. As otherwise permitted or required by law.

We will generally rely on you to ensure the information we hold about you is accurate. If any of your details change, please let us know as soon as possible by contacting us.

By accessing and using the Website and providing your personal information to us, you acknowledge and agree that you understand that if we disclose your personal information to a credit reporting agency for the purpose of us providing services to you, that agency may hold your information on their credit reporting database and use it for providing credit reporting services and for any other lawful purpose and that agency may disclose your information to their subscribers for the purpose of credit checking or debt collection or for any other lawful purpose.

We generally hold your information in New Zealand. However, certain personal information may be transferred and/or stored outside of New Zealand by our third-party service providers. Where personal information is transferred outside of New Zealand, we will ensure that such third-party is subject to comparable privacy laws to New Zealand or is required to protect the personal information in a way that is comparable to New Zealand's privacy laws.

Any information captured online is stored on our secure server and in a secured database. IT professionals manage both of these on our behalf. Physical ("hardcopy") information is stored onsite and our building has a monitored alarm. Whilst we strive to do everything reasonably possible to protect your personal information and privacy, we cannot guarantee or warrant the security of any information you disclose or transmit to us and we are not responsible for the theft, destruction, or inadvertent disclosure of your personal information where our security measures have been breached. Any transmission of personal information is conducted at your own risk

Cookies and IP addresses

When you access our website, we may send a "cookie" (which is a small summary file containing a unique ID number) to your computer. This enables us to recognise your computer each time you visit our website. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited, to measure transaction patterns, to analyse trends, administer the website, track users' movements and gather broad demographic information. We use this to research our users' habits so that we can improve our website and our service offering.

Our cookies may record information such as your Internet Protocol (IP) address (that is, the electronic addresses of computers connected to the internet), your device and browser type, operating system, the pages or features of our site to which you have browsed and the time spent on those pages or features, the frequency with which the site is used by you, the search terms that you have used, the links on our site that you have clicked on or used, and other usage statistics.

While our cookies do not collect personal information, if you submit your name and address as part of your usage, then we will link that personal information with the cookies information that we have previously collected from you.

If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

The Website may contain links or references to certain third-party websites or material. Information collected by such third parties is governed by that third-party's privacy practices or policies. We accept no responsibility or liability for any third-party practices or policies.

If you have any questions on our Privacy Policy or your personal information please contact us. This Privacy Policy was last updated on 1st December 2020.