

Privacy Policy

27 January 2026

Contents

| | |
|--|---|
| Why do we collect personal information? | 1 |
| What personal information do we collect and hold? | 1 |
| What happens if you do not provide the requested personal information? | 2 |
| How do we use your personal information? | 2 |
| What other information do we collect and how do we use it? | 2 |
| What are 'cookies'? | 2 |
| How do we store personal information? | 3 |
| Can you obtain a copy of your personal information? | 3 |
| What do we do if there has been a breach of your personal information? | 3 |
| How can you complain about a breach of privacy? | 3 |
| Where can you obtain more information about privacy? | 4 |

This Privacy Policy covers how we collect, use and store the personal information we collect from you. We can change this policy from time to time.

Anglican Financial Care understands the importance of protecting your privacy. We comply with our obligations under the Privacy Act 2020 when we handle your personal information.

In this Policy, Anglican Financial Care, we, us or our means The New Zealand Anglican Church Pension Board.

Collection of your personal information

We collect personal information about you:

- When you apply for a product or service we offer
- To administer your membership of the scheme you join, your mortgage or the other personal financial services we provide to you
- To keep your records up to date during your relationship with us
- To meet our legal obligations under certain laws
- To conduct market research and statistical analysis
- To improve the products and services we provide.

The personal information we collect depends on the product or service you apply for and/or obtain from us and may include all or some of the following:

- Your name, address (residential, postal and email) and telephone number(s)
- Date of birth
- Citizenship or permanent residency of New Zealand
- Identity information (e.g. passport details)
- Prescribed Investor Rate
- Salary/stipend
- Bank account number
- Marital status, spouse and children/dependants names and ages
- Name of your employer
- Financial information.

We may collect personal information about you directly, and from other people or organisations where required or permitted by law. We may also verify the information you provide using third-party sources. Where we collect information about you from another source, we will take reasonable steps to let you know, unless we are not required to do so under the Privacy Act 2020.

Other than as set out under *How do we use your personal information?* any information that we collect will not be used in ways that you have not consented to. Your personal information will not be shared, sold, rented or disclosed other than as described within this Privacy Policy, or as permitted by the Privacy Act 2020.

We hold your information for as long as we are legally obligated to hold this information. Where personal information is destroyed then this is undertaken in a secure and confidential way.

What happens if you do not provide the requested personal information?

If you choose not to provide the requested information, then we may not be able to accept your application for membership of a scheme or a mortgage or provide the other requested financial services.

How do we use your personal information?

Besides our staff, we may share your personal information with the following third parties:

- Parties we use to verify your identity and residential address
- Our IT service provider(s)
- Where appropriate, professional advisors such as our solicitors, auditor, actuary
- Law enforcement agencies
- In respect of mortgage applicants, credit reporting agencies
- As otherwise individually agreed/approved by you.

What other information do we collect and how do we use it?

When you visit our website (www.angfincare.nz) we may use patterns and other meaningful information gathered from website analytics tools if this information is available to us. This may include traffic to, from and within our website, your mouse click activity and other information that you voluntarily enter the website.

In addition, our website may use third party cookies from Google Analytics. This includes features which give us insight into behavioural information relating to visitor age, gender and interests on an anonymous and aggregate level, and who has viewed our advertising on other websites. This helps us to understand browsing behaviour to give a better experience whilst visiting our website, and to optimise our advertising, including on and outside our website.

You can access Google's Privacy Policy at www.google.co.nz/intl/en/policies/privacy

What are 'cookies'?

A "cookie" is a small text file that is placed on a device (e.g. computer, phone, tablet etc.) when it is browsing a website to enable the host of the website to store information about use of the website by that device. We use cookies and similar technologies for the following key purposes:

- To recognise your computer or device each time you visit our website
- To measure traffic patterns, to determine which areas of our website have been visited, and to measure transaction patterns in the aggregate
- To research our users' habits so that we can improve our online services
- To measure the effectiveness of our marketing initiatives
- To learn about visitor preferences so that we can present visitors with web content that is relevant to them
- To measure the number of advertising referrals we have received to our website from other websites
- To produce data on web traffic and visitor web activity through our website.

While we use cookies to improve our visitors' on-line experience, if you do not wish to allow cookies then you can choose to disable cookies (for all sites) from within your browser settings.

How do we store personal information?

We can store your personal information physically and electronically ourselves, or with offsite storage facilities. We will do everything reasonably within our power to ensure that your information is protected from unauthorised use or disclosure.

Can you obtain a copy of your personal information?

Yes, you have the right to ask for a copy of any personal information we hold about you, and to ask for it to be corrected if you think it is wrong. If you'd like to ask for a copy of your information, or to have it corrected, please contact us at

Email: office@angfincare.nz

Mail: Anglican Financial Care

PO Box 12 287

Telephone: 04 473 9369

Thorndon

Wellington 6144

What do we do if there has been a breach of your personal information?

If there has been a privacy breach of your personal information and it is reasonable to believe this breach has caused (or is likely to cause) serious harm to you, then we will notify you and also report this breach to the Privacy Commissioner. We will make contact as soon as practicable after we become aware of the breach and will also tell you what remedial steps we have taken or intend to take.

With regards to a privacy breach, serious harm may arise from unauthorised or accidental access to or disclosure of personal information that may result in identity theft or fraud, financial loss or significant humiliation or loss of dignity.

How can you complain about a breach of privacy?

If you believe your privacy has been breached by us, or have any questions or concerns about our Privacy Policy please contact us using the contact information above and provide details of the incident so that we can investigate it.

We have a formal procedure for investigating and dealing with complaints. Once the Privacy Officer receives a complaint in writing the Privacy Officer will commence an investigation into the alleged breach. The investigator will endeavour to determine the nature of the breach and how it occurred.

We may contact you during the process to seek any further clarification if necessary. If a breach is found, the Privacy Officer will escalate the matter to management so that the process can be rectified to prevent any further breaches from taking place. We will also contact you to inform you of the outcome of the investigation. We will endeavour to resolve all investigations within a reasonable time.

We will treat your requests or complaints confidentially. Our Privacy Officer will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved. We will aim to ensure that your complaint is resolved in a timely and appropriate manner.

If you are not satisfied with our response, you can make a complaint to the Office of the Privacy Commissioner. You can phone them on 0800 803 909 (Monday to Friday, 10:00am to 3:00pm) or visit their website (www.privacy.org.nz) for more information on making a complaint.

Where can I obtain more information about privacy?

The Office of the Privacy Commissioner (www.privacy.org.nz) provides further details of the New Zealand Privacy Act and how it protects personal information in New Zealand.

04 473 9369
www.angfincare.nz

The New Zealand Anglican Church Pension Board PO Box 12-287 Thorndon Wellington 6144