Anglican Financial Care
Te Maru Mihinare

Investment Knowhow.
Christian Values.

Privacy Policy

2 November 2026

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This Privacy Policy (**Policy**) covers how The New Zealand Anglican Church Pension Board (**Anglican Financial Care**, **we**, **us** or **our**) collects, uses, discloses and stores the personal information which we collect from or about you.

Our registered office is at 32 Mulgrave Street, Pipitea, Wellington 6011.

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

What personal information do we collect?

We may collect personal information about you:

- When you apply for a product or service we offer, or otherwise communicate with us
- To administer your membership of an Anglican Financial Care scheme you join or of which you are already a member, your mortgage or any 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 will depend on the product or service you apply for and/or receive from us. It may include all or some of the following:

- Name, address (residential, postal and email) and telephone number(s)
- Date of birth
- New Zealand citizenship or permanent residency status
- Identity information (e.g. passport details)
- IRD number
- Prescribed Investor Rate
- Salary/stipend
- Bank account number
- Marital status, spouse and children/dependants' names and ages (where relevant for benefit provision purposes)
- Name of your employer
- Financial information
- Any other personal information you may provide to us (or authorise to be or collected by us) from time to time, including information:
    - about your employment status, health or wellbeing
    - about you from the holder of an Enduring Power of Attorney (for example in relation to any pension payments), or
    - that we may otherwise need to calculate or pay benefits or provide you with services.

We may collect personal information about you directly, and from other people or organisations where required or permitted by law (including where you have authorised them to provide the information to us). For example, we may collect personal information about you from:

- AML Hub, Cloudcheck or ApplyiD to verify your identity, physical address and Politically Exposed Person status, to meet our requirements under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009
- Akahu Apply which works with Christian KiwiSaver Scheme members to help them make mortgage and significant financial hardship-based withdrawal applications.
- If you are a mortgage applicant, a credit reporting agency such as Equifax or Centrix (this may include information relating to your credit history, information to help us confirm your identity or visa status, or information about financing statement registrations).
- Your employer, if you are invested in the Pension Fund, for purposes of confirming, and calculating pensionable service or retirement benefits.

We may also verify the information collected from you 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.

If you give us personal information about a third party (such as your spouse, children, any other dependant or a person you have appointed to act on your behalf) you must ensure you are authorised to give us that information, and by providing the information you confirm you have such authorisation.

The personal information we receive will not be shared or disclosed other than as described in this Policy or as permitted by the Privacy Act 2020.

How long will we hold the personal information?

We will hold your personal information for as long as we are legally obligated to hold it (which means for as long as required to carry out any of the purposes for which we may use the information, as contemplated by this Policy). When we destroy the information we will do so in a secure and confidential way.

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

If you choose not to provide us with (or otherwise to authorise us to collect) the personal information which we request or may require from time to time, then we may not be able to accept your application for membership of an Anglican Financial Care scheme, for a mortgage or for any other financial service, or otherwise to provide certain services to you such as calculating or paying a benefit or responding to your queries.

How do we use your personal information?

We may collect, use, hold and disclose your personal information only for lawful purposes. These may include:

- Managing and administering the schemes of which you are a member (and your membership of that scheme)
- Providing you with mortgage lending or other personal financial services
- Maintaining and updating your member and/or customer records
- Identifying and communicating with you (this includes responding to your queries and requests)
- Managing our wider relationship with you
- Complying with our legal obligations (including for example ensuring that your scheme benefits are calculated and paid correctly)
- Where doing so is necessary to protect our rights or interests (for example in relation to a legal claim, regulatory enquiry or compliance issue)
- Any other purpose which we notify to you when (or as soon as practicable after) your personal information is collected, or for which we have your authorisation
- Any other purpose permitted by law.

How do we share your personal information?

Besides our staff, we may share your personal information:

- With parties we use to verify your identity and residential address
- With our IT service provider(s) in connection with administering your membership of the scheme you join or of which you are already a member, your mortgage or any other personal financial services we provide to you
- Where appropriate, with professional advisors such as our solicitors, auditor or actuary, in order to:
    - facilitate the management and administration of the scheme of which you are a member, or
    - otherwise calculate and pay your benefits or provide you with our services
- With Inland Revenue and other government agencies where required by law
- With one or more credit reporting agencies if you are a mortgage applicant or mortgagor (or if you default on your payments or seek financial assistance)
- If we are requested to do so in the course of legal proceedings or other investigations
- With other third parties to the extent reasonably required to carry out any of the purposes for which we may use your personal information, as set out in this Policy
- As authorised by you, or where we are otherwise required or permitted to do so by applicable law.

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 any other information that you voluntarily enter into the website.

In addition, our website may use third party cookies from Google Analytics. These include features which give us insight into behavioural information relating to visitor age, gender and interests on an anonymous basis and at an aggregate level, and into who has viewed our advertising on other websites. This helps us to understand browsing behaviour to give you a better experience when 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 the user 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 and usage patterns, to determine which areas of our website have been visited, and to measure transaction patterns as a whole
- To research our users' browsing 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 more 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 will store your personal information physically and/or electronically ourselves, or with offsite storage facilities. We will do everything reasonably within our power to ensure that your information is protected from unauthorised access, use, modification or disclosure, and any other misuse.

Can you obtain a copy of your personal information?

Yes, you have the right to request access to the 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 access your personal information, and/or have it corrected, or if you have any questions or concerns about this Policy, please contact us at:

Email: office@angfincare.nz

Telephone: 04 473 9369

Mail: Privacy Officer
Anglican Financial Care
PO Box 12 287
Thorndon
Wellington 6144

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

A **privacy breach** in relation to your personal information means:

- unauthorised or accidental access to, or disclosure, alteration, loss or destruction of, personal information, or
- an action that prevents you or us from accessing the information, on either a temporary or a permanent basis,

and includes any of the above matters whether or not it was caused by us, a service provider or any other person, is attributable wholly or in part to any action by us or that person, or is ongoing.

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.

We require all our team members and service providers to report known privacy breaches to our Privacy Officer as soon as practicable after becoming aware of them, and to provide as much information as possible including:

- what personal information is involved (if known) and the affected individual(s)
- what happened and when
- any steps already or currently being taken to remedy the situation
- any other information that may be relevant.

The Privacy Officer (in consultation with management) will then assess each such report, including the severity and extent of the privacy breach, and consider the appropriate response.

If we consider that there has been a privacy breach relating to your personal information and that it is reasonable to believe this breach has caused (or is likely to cause) serious harm to you, then we will notify the breach to the Privacy Commissioner and (unless a permitted exception applies) to you, in accordance with the timing and notification requirements set out in the Privacy Act 2020.

We will make contact as soon as practicable after we become aware of the breach, and we will also tell you what remedial steps we have taken or intend to take (and, where practicable, the steps you may wish to take to mitigate or avoid potential loss or harm if any).

After taking those steps and rectifying the privacy breach, we will review the breach and consider what actions we can take to prevent further breaches.

How can you complain about a breach of privacy?

If you believe we have breached your privacy, 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 our Privacy Officer receives a complaint in writing the Privacy Officer will commence an investigation into the alleged privacy 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 or visit their website (www.privacy.org.nz) for more information on making a complaint.

On what basis do we provide links to third party websites?

Documents that we provide or make available to you, and/or our communications with you, may contain links or references to third party websites. Those websites have not been developed and are not controlled by us.

The links or references are for your convenience only, and our providing them does not imply that we check, endorse, approve or agree with the privacy practices of the third party websites. We encourage you to read the privacy statement of each third party website you visit.

Where can you obtain more information about privacy?

The Office of the Privacy Commissioner (www.privacy.org.nz) provides further details on the Privacy Act 2020 and how it protects personal information in New Zealand.

Changes to this Policy

We may update this Policy at any time. If we do so, we will make the updated Policy available on our website www.angfincare.nz.

The changes will take effect immediately, and your continued participation in the relevant scheme (or your continued receipt of other financial services from us) will constitute your acceptance of the updated Privacy Policy.

04 473 9369
www.angfincare.nz

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