



RUTHERFORD REDE

Privacy Policy

VERSION HISTORY

Version	Date	Author(s)	Description	Next Review
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1. Purpose

We know that how we collect, use, disclose and protect your information is important to you, and we value your trust. That is why protecting your information and being clear about what we do with it is vital part of our relationship with you. The purpose of this Privacy Policy is to inform our clients and any users of our digital platforms (i.e. our website and social media pages) about how we comply with the requirements of the New Zealand Privacy Act 2020 (the Privacy Act) in managing personal information.

2. Consent to Privacy Policy

Please note that when you contact us through our website and social media pages you are agreeing to this Privacy Policy. If you do not agree with this Privacy Policy, please do not contact us through any of our digital platforms but call us on +64 9 361 6370.

3. Collection of personal information

Personal Information is defined in the Privacy Act as information about an identifiable individual (a natural person as opposed to a company or other legal entity).

Types of personal information we collect

The types of personal information we collect will vary depending on the nature of your dealings with us. We only collect personal information that is necessary. Where reasonable and practicable, we will collect your personal information directly from you and inform you that we are collecting it.

We mainly collect personal information directly from you, for example:

- Over the telephone or a video call (such as over Microsoft Teams, Zoom or Skype) e.g. when you contact our staff
- Through one of our digital platforms like our social media pages
- When you email or write to us
- When you participate in a marketing campaign, event, or promotion (or a similar event) administered by us or our representatives.

If it is not obvious that we are collecting personal information from you, we will do our best to make it clear to you so that you are always aware when information is being collected.

Generally, the types of personal information we collect and hold, include your:

- Name
- Date of birth
- Contact details (such as your email address, postal address, phone number)
- Details relating to your use of any product and/or service offered by us

- Details of your enquiry
- Details of any preferences you tell us about (such as subscription preferences).

We may also collect personal information about you from:

- Publicly available sources e.g. via the internet
- Your professional advisers e.g. Lawyers, Accountants, Insurance Advisers and Mortgage Brokers.

We collect your personal information from the above parties (other than publicly available sources) where we have received your expressed consent to do so. We are not responsible for the privacy or security practices of the above parties and the parties described above are not covered by this Privacy Policy.

Online device information and cookies

Cookies are files with small amounts of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your computer's hard drive. Our website does not use technologies such as cookies or bots.

4. Purpose of collection and use of personal information

Any personal information you provide to us may be used to:

- Check whether you are eligible for the product or services offered by us
- Facilitate those services
- Provide information that you request
- Provide you with further information about our other products and services.

We also have an obligation to maintain personal information to disclose to regulatory and similar bodies, see [Disclosure of your personal information](#) below. These bodies have a legal right to such information.

5. Storage and protection of your personal information

We may electronically record and store personal information which we collect from you. When we do so, we will take all reasonable steps to keep it secure and prevent unauthorised disclosure.

However, we cannot promise that your personal information will not be accessed by an unauthorised person (e.g. a hacker) or that unauthorised disclosures will not occur. If we provide you with any passwords or other security devices, it is important that you keep these confidential and do not allow them to be used by any other person. You should notify us immediately if the security of your password or security device is breached, this will help prevent the unauthorised disclosure of your personal information.

Some information we hold about you will be stored in paper files, but most of your information will be stored electronically on physical hard drives and on the cloud, by cloud service providers, see [Cloud-based service providers](#) below.

Cloud-based service providers

We use third party service providers to store and process most of the information we collect. We use Microsoft Office 365 and have cloud servers located in Australia. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

We use a range of physical and electronic security measures to protect the security of the personal information we hold, including:

- Access to information systems is controlled through identity and access management
- Our buildings are secured with a combination of locks and monitored alarms to prevent unauthorised access
- Employees are bound by internal information privacy policies and are required to keep information secure
- Employees are required to complete training about information security and privacy
- When we send information overseas or use service providers to process or store information, we put arrangements in place to protect your information
- We regularly monitor and review our compliance (and our service providers' compliance) with internal policies and industry best practice
- Taking all practical steps to ensure that personal data will not be kept longer than necessary, and we comply with all New Zealand laws and regulations concerning the retention of personally identifiable data.

Timeframes for keeping personal information

We take reasonable steps to destroy or permanently de-identify any personal information as soon as practicable after the date of which it has no legal or regulatory purpose, or we have no legitimate business purpose with it.

In the case of information that relates to our advice services or products or services we have provided, we are required by law to hold this information for seven years. After this time, provided that the personal information is no longer relevant to any service we are providing you, we will take reasonable steps to safely destroy or de-identify any personal information.

We have a records management system on how we manage our information and records to enable us to destroy any information that is outdated, irrelevant or no longer necessary.

If there is a privacy breach

We work hard to keep your personal information safe. However, despite applying strict security measures and following industry standards to protect your personal information, there is still a possibility that our security could be breached. If we experience a privacy breach, where there is a loss or unauthorised access or disclosure of your personal information that is likely to cause you serious harm, we will, as soon as we become aware of the breach:

- Seek to quickly identify and secure the breach to prevent any further breaches and reduce the harm caused
- Assess the nature and severity of the breach, including the type of personal information involved and the risk of harm to affected individuals
- Advise and involve the appropriate authorities where criminal activity is suspected
- Where appropriate, notify any individuals who are affected by the breach (where possible, directly)
- Where appropriate, put a notice on our website advising our clients of the breach
- Notify the Privacy Commissioner.

Disclosure of your personal information

We may disclose your personal information to others outside Rutherford Rede where:

- It is necessary to enable us to achieve the purpose that we collected the information for
- We are required or authorised by law or where we have a public duty to do so
- You have expressly consented to the disclosure or your consent can be reasonably inferred from the circumstances
- We are permitted to disclose the information under the Privacy Act 2020.

Parties we may disclose your information to

Your personal information may be used by us for the purpose of providing advice and services to you and may also be used by agencies such as, but not limited to:

- Any out-sourced service provider who assists in the services we are required to carry out such as our Custodians, auditors and external compliance reviewers
- Our external Financial Dispute Resolution Service provider
- Local or overseas law enforcement agencies, industry bodies, regulators or authorities, Credit reporting and debt collecting organisations.

If we do not need to share your information with a third party in order to provide advice and services to you, we will not pass on your information to them without your consent. Under no circumstances will we sell or receive payment for disclosing your personal information.

Sending your information overseas

We may send your personal information outside New Zealand, including to overseas companies and overseas service providers or other third parties who process or store our information, or provide certain services to us.

Where we do this, it does not change any of our commitments to you to safeguard your privacy. We make sure that appropriate security and information handling arrangements are in place and the information remains subject to confidentiality obligations.

All countries have different privacy laws and information protection standards. If we need to send your personal information to a country that has lower standards of information protection than in New Zealand, we will take appropriate measures to protect your personal information. Where it is not possible to ensure that appropriate security and information handling arrangements are in place, we will let you know and gain your consent prior to sending your personal information overseas.

Third party websites

Through our website or our other social media pages, you may be able to link to other websites which are not under our control. We are not responsible for the privacy or security practices of those third-party websites and the sites are not covered by this Privacy Policy. Third party websites should have their own privacy and security policies and we encourage you to read them.

In addition, we have no knowledge of (or control over) the nature, content, and availability of those websites. We do not sponsor, recommend, or endorse anything contained on these linked websites. We do not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

6. Right to access, correct and delete personal information

You have the right to request access to, correct and, in some circumstances, delete your personal information. You can do so by contacting us at:

The Privacy Officer
PO Box 147 246, Ponsonby,
Auckland, New Zealand 1144

Or via email at enquiries@rutherfordrede.co.nz

When you contact us with such a request, we will take steps to update or delete your personal information, provide you with access to your personal information and/or otherwise address your query within a reasonable period after we receive your request. To protect the security of your personal information, you may be required to provide identification before we update or provide you with access to your personal information.

We are only able to delete your personal information to the extent that it is not required to be held by us to satisfy any legal, regulatory, or similar requirements.

There is no fee for requesting that your personal information is corrected or deleted or for us to make corrections or deletions. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information. If we refuse to give you access or to correct or delete your personal information, we will let you know our reasons, except if the law prevents us from doing so.

If we refuse your request to correct or delete your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access, correct or delete your personal information, we will also provide you with information on how you can complain about the refusal.

7. What happens if you do not provide us your information

If you do not provide information we have requested, you may be unable to obtain or access our services for which the information is required. Please ask us if you are unsure what information is important and how this might affect you.

8. Changes to this Privacy Policy

We review this Privacy Policy periodically to keep it current and available on our website. If the changes are significant, we may advise you directly. You may also obtain a copy of the latest version by calling us on +64 9 361 3670.

9. Privacy Policy queries and concerns

If you are concerned about how your personal information is being handled or if you feel that we have compromised your privacy in some way, please contact us at:

The Privacy Officer
PO Box 147 246, Ponsonby,
Auckland, New Zealand 1144

enquiries@rutherfordrede.co.nz
+64 9 361 3670

We will acknowledge your complaint within two working days of its receipt. We will let you know if we need any further information from you to investigate your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five working days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are not satisfied with our response to any privacy related concern you may lodge a complaint on the Privacy Office website www.privacy.org.nz or send a complaint form to the Privacy Commissioner at:

Office of the Privacy Commissioner

P O Box 10-094,

Wellington, New Zealand 6143

0800 803 909 or fax +64 4 474 7595

enquiries@privacy.org.nz

www.privacy.org.nz

Annexure

Rutherford Rede Limited Privacy Statement

Rutherford Rede Limited is committed to protecting your privacy. This privacy statement outlines how we collect, store, use and share your personal information. For more information read our full privacy policy [here](#).

Introduction

Rutherford Rede Limited (we, us, our) complies with the Privacy Act 2020 and if applicable, the European Union's General Data Protection Regulations, when dealing with personal information. Personal information is information about an identifiable individual (a natural person).

This statement sets out how we will collect, use, disclose and protect your personal information. This statement does not limit or exclude any rights under the Act. There is more information on the Act at the Office of the Privacy Commissioner.

What information do we collect?

We may collect personal information about you, either directly from you or from other parties and we may generate information about you when we carry out our business. The types of personal information we collect about you may include:

- Contact information: your name, phone number, email address, postal address, physical address
- Documents that verify your identity and other personal details: such as your passport or drivers' licence number
- Subscriptions/preferences: when you subscribe/agree to receive our newsletters or updates as well as content preference to help us identify which material you want to receive.

Information may also be collected by third parties but only where you have authorised this or if the information is available in the public domain.

What do we do with it?

We collect and use your personal information to provide the information and services that you request from us, and to provide you with information about other services we consider appropriate. When necessary, we may use your information to:

- Comply with our legal and regulatory obligations (including Anti-Money Laundering / Counter Financing of Terrorism compliance and audit reporting requirements)
- Provide services and products to you and to improve the services and products that we provide to you.
- Market our services and products to you, including contacting you electronically for example, by text or email for this purpose.
- Respond to communications from you, including service issues.
- Protect and/or enforce any legal rights and interests, including defending any claim.
- Improve the content on our website.

We may use your personal information to contact you with newsletters, emails and other information such as invitations to special events. You can unsubscribe if you do not wish to receive future communications.

Who do we share it with?

Besides our staff, we may share this information with third parties who enable us to provide you with our services. These include:

- Your other professional advisers
- Product providers
- Our service outsource providers such as IT consultants, custodians, insurers.

We will only share your personal information with third parties where it is necessary to help us do what we collected your information for, where it is required by law or where you give us authority to. We require these third parties to adhere to our strict confidentiality requirements for handling personal information and we seek to ensure that they comply with the Privacy Act 2020.

Where do we store it?

We use third party cloud service providers to store and process the information we collect. We use Microsoft Office 365 and cloud servers located in Australia. We ensure that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

What are my rights?

You do not have to provide information to us. If you choose not to provide necessary personal information when requested, we may be unable to provide certain information or services to you. 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 incorrect. Should you wish to exercise the above rights, please feel welcome to contact us at enquiries@rutherfordrede.co.nz. Please include in your email evidence of who you are, and clearly set out the details of your request, for example, the personal information or the correction that you are requesting.

Information only

The purpose of this website is to provide general information only about us and industry insights. We may change or remove the information at any time. The information is provided free of charge and does not constitute financial or other professional advice; the information does not act as an endorsement or recommendation of any kind.

Warranties and liability

The security of your personal information is important to us but remember that no method of transmission over the internet, or method of electronic storage, is 100% secure. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

We do not warrant or guarantee that this website or any linked website or document is free from error or free from infection by viruses or anything else with contaminating or destructive properties, or that this website will be available at any particular time.

We do not warrant or provide assurance (express or implied) about the information, including with respect to its accuracy, quality, completeness, or suitability for any particular purpose.

To the maximum extent permitted by law, we disclaim liability for all loss or damage of any kind that you might suffer in connection with using the information or the website or any linked website, however, that loss or damage arises, including from negligence.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your computer's hard drive. Our website does not use technologies such as cookies.

Intellectual property

The name and logo of Rutherford Rede Limited and all trademarks appearing on our website are our property or are licensed for use by us. All copyright in the content, material, layout, and design of our website is owned by us.

Changes to this privacy statement

We may make changes to this statement by uploading a revised version to the website. Any change/s will apply from the date that we upload the revised statement to the website. This statement was last reviewed by us in August 2024.

Contact us

If you have any questions about this privacy statement, please contact us at:

enquiries@rutherfordrede.co.nz