

Privacy Statement

Introduction

Friendly Finance 2017 Ltd is committed to protecting your privacy. We understand you care how information about you is used and shared and we want you to feel comfortable and confident when using our Web site. This notice describes our privacy policy. By visiting www.friendlyfinance.nz, you are accepting the practices described in this Privacy Notice.

Collecting your personal information

The information we collect from customers and website visitors helps us to personalise and continually improve your experience with Friendly Finance.

We may collect personal information from you when you request more information, place a general enquiry via our website, subscribe to our newsletters, choose to take advantage of one of our special offers or apply for a loan.

The information is being collected for all or any of the following purposes:

- To decide whether or not to grant a loan,
- Administering the loan,
- Enforcing payment and other legal obligations owed by me to Friendly Finance,
- Advising you of other products and services offered by Friendly Finance and its associated and related companies, successors and assigns ("Friendly Finance").
- To take up one of our special offers

You have the option to receive our newsletter and other communications but can opt-out of receiving these communications from us.

We may collect information about your interaction with our site and services. For example, we use Google Analytics to analyse the use of this website and to retrieve information from your browser including the name of the domain and host from which you access the Internet; the Internet protocol (IP) address of the computer you are using; the browser software you use and your operating system; the date and time you accessed our site; and any search engine, inbound hyperlink and keywords used to reach or find our site and the pages you view within our site.

We also use technologies, such as cookies to collect information about the pages you view, the links you click and other actions you take on our sites and services. Accepting a cookie will not give us access to any data on your computer other than the data stored in the cookie. You may configure your web browser to not accept cookies.

Using your personal information

We do not sell, rent or lease your personal information to third parties. You can browse www.friendlyfinance.nz without telling us who you are or revealing any personal information about yourself. It is always your choice whether to receive marketing and promotional information from us or not. It is our policy to make any member inactive from our database or mailing list upon the members' request. Please contact us if you wish to opt out of receiving communications from Friendly Finance.

We may use your collected information to:

- Process your application
- Verify your identity
- Communicate with you and to send you information by email, postal mail or other means about our products, services and promotions, where you agree to receive such information.
- Help us learn more about your browsing preferences and personalise this website in accordance with your preferences.
- Analyse trends and statistics. This information is only used for statistical purposes and to help us enhance the customer experience. We use Google Analytics which generates statistical and other information about website use by means of cookies, which are stored on users' computers. The information generated is used to create reports about the use of the website. Google will store this information. Google's privacy policy is available at www.google.com/privacypolicy.html.
- Improve or update this website and our products / services.
- Protect the security or integrity of our website and our business.
- Respond to your enquiries and communicate with you if necessary.

Sharing your personal information

Except as described in this statement, we will not disclose your personal information outside of Friendly Finance or to any third parties without your consent.

Otherwise, we will only release account and other personal information when we believe release is appropriate to comply with law, facilitate court proceedings, enforce or apply our terms and conditions; or protect the rights, property, or safety of Friendly Finance, our users or others.

Accessing your personal information

You are entitled to request access to, and (if required) correction of, any personal information held about you by Friendly Finance.

Security of your personal information

We take website security extremely seriously, and always endeavour to provide a secure safe platform on which to conduct online applications and transactions.

Communication Preferences

You can stop the delivery of future promotional email from Friendly Finance by following the specific instructions in the email you receive. You can subscribe or unsubscribe to newsletters and other forms of communications including special draws, surveys, contests and service related announcements by following the instructions in the communications you receive or contacting Friendly Finance directly.

These choices do not apply to the receipt of mandatory service communications that are considered part of Friendly Finance services.

Use of cookies

Our website uses "cookies," which are small data files that are stored on your computer when you visit a website. Cookies enable you to browse on our website and may be used in a variety of ways to enhance or personalise your online browsing and booking experience. Cookies may be used to personalise your visits to this website, eliminate the need for you to repeatedly enter the same information, enable us to improve the content, reliability and functionality of this website, evaluate the effectiveness of the advertising on this website and track website usage patterns. Accepting a cookie will not give us access to any data on your computer other than the data stored in the cookie. You may configure your web browser to not accept cookies

Display of Advertising & Marketing

From time to time we may display ads on our site and the sites of our advertising partners. When we display online advertisements to you, we may place a persistent cookie on your computer in order to recognise your computer each time we display an ad to you.

This enables us to compile information over time about where you, or others who are using your computer, saw and/or clicked on the advertisements we display.

We use this information to make predictions about your characteristics, interests or preferences and to display targeted advertisements that we believe may be of interest to you.

Linking to 3rd Party Websites

When you click on links and banners on our site that take you to third party web sites, you will be subject to the third party's privacy policies. While we support the protection of privacy on the Internet, Friendly Finance cannot be responsible for the actions of any third-party web sites.

Controlling Unsolicited Email (Spam)

Friendly Finance is concerned about controlling unsolicited commercial email, or "spam." We will not sell, lease or rent our email customer lists to third parties.

While we continue to actively review and implement new technology, there is no currently available technology that will totally prevent the sending and receiving of unsolicited email. Using junk email tools and being cautious about the sharing of your email address while online will help reduce the amount of unsolicited email you receive.

Changes in Privacy Policy

We reserve the right to change this privacy policy from time to time by publishing the revised privacy policy on our website. We encourage you to check this policy regularly for any modifications or updates. Your continued use of our services after any changes have been posted on our website indicates your acceptance of those changes.

Contacting Us

Friendly Finance welcomes your comments regarding this privacy statement. If you have any questions regarding our privacy policy or any other matter, please contact us via phone, via email or by visiting our site; www.friendlyfinance.nz