

Pathfinder Asset Management Privacy Policy

Welcome to Pathfinder's Privacy Policy which is current as at July 1st, 2019. Pathfinder are the Manager of the CareSaver KiwiSaver Scheme.

At Pathfinder we care deeply about the privacy of our visitors and users, and we are fully committed to protecting their personal information and using it properly in compliance with data privacy laws. This policy describes how we may collect and use personal information, and the rights and choices available to our visitors and users regarding such information.

We strongly urge you to read this policy and make sure you fully understand it before you access or use any of our services.

Information

We can gather information about you and other users of our websites, which may include:

Description of information gathering	Examples
personal information through your voluntary use of the Websites and the Newsletter subscription	your first and last names, email address and other information used to identify you or to process your application to join the CareSaver KiwiSaver Scheme
personal information provided to us by you through any other method	email correspondence or your phone or online chat discussions with us
information collected by us through click tracking in relation to your use of the Websites or newsletter	the content you download, the content you access, page response times and length of visits to certain pages
the use of aggregated data	tracking of overall traffic to the Websites (this does not identify you individually)
the use of cookies	cookies are pieces of information transferred to your computer hard drive for record keeping. This is described in more detail below.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place procedures to safeguard and secure the information we collect online.

We can store your information physically or electronically ourselves or with others contracted to hold the information for us. As well as New Zealand, your information may be held offshore in certain jurisdictions including, without limitation, the United States and Australia. We will take reasonable steps to keep your personal information safe from loss, unauthorised activity, or other misuse.

Use of your information

We will never sell or rent your personal information to third parties.

We may use your personal information

- to conduct our normal business (including opening and managing your account)
- to verify your identity
- to comply with all applicable laws including our anti-money laundering and foreign tax disclosure requirements

- to help us manage and enhance our services
- to communicate with you, including responding to a complaint
- to protect and/or enforce our legal rights and interests, including defending a claim
- to market and advertise our services to you
- for any other purpose authorised by you or the Act

Disclosing your personal information

We may disclose your personal information to

- another company within our group (if any)
- any business that assists us with the purposes above or who perform functions on our behalf (such as data storage, IT systems, the Supervisor or the administrator of the CareSaver KiwiSaver Scheme). These third parties may be subject to overseas laws which may require them to disclose your information
- other companies, agencies or individuals that maintain databases against which your identity may be verified including, but not limited to, the NZTA and the New Zealand Department of Internal Affairs
- a person who can require us to supply your personal information including, but not limited to, a regulatory authority
- any other person authorised by the Act, or other law including, but not limited to, a law enforcement agency
- organisations conducting market research, data processing and statistical analysis for us
- any other person authorised by you

Email Newsletters and other notices

It is our policy to send Newsletter emails that you elect to receive. In addition, we may send out promotional material or news to you. This may include promoting new or amended material on our site where we think that may be relevant to you. We will remove you from our mailing list upon your request.

Cookies

Cookies are widely used on most major Web sites. These are small pieces of information that are stored in a browser-related file on your computer's hard drive when you use a Web site. Overall, cookies help us provide you with better websites, by enabling us to monitor which pages you find useful and which you do not. This helps us analyse data about web page traffic and tailor our websites to your needs. A cookie in no way gives us access to your computer or any information about you other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may, however, prevent you from taking full advantage of our websites.

Links to other websites

Our websites may contain external links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Other information we collect

We may collect and use additional information to carry out internal research on our users' demographics, interests, and behaviour, to better understand and serve you and our other online users. This information may include the URL that you just came from (whether this URL is on our site or not), which URL you next go to (whether this URL is on our site or not), what browser you are using, and your IP address.

If you post on our site, on LinkedIn or Facebook or other social media site about us or your experience with us, we may collect that information for the purposes of improving our service and the end user experience.

Access and removal of Information

You have the right to access to the personal information held about you and to ask us to correct any inaccuracy. There are some exceptions to this right, set out in the Privacy Act. If you make an access request, we will ask you to verify your identity and specify what information you require. If you are concerned about how your personal information is being handled or if you would like to make a complaint, please contact us on the details listed at www.caresaver.co.nz/contact-us. If you are unhappy with our response, there are other bodies you can go to as listed on the Product Disclosure Statement.

Updates to our information practices

We reserve the right to change this policy. By continuing to use the Websites, you agree to be bound by the amended policy. You should check from time to time to see if the policy has changed.