



## Our commitment to protect your privacy

North Lube Limited recognises the importance of your privacy and how important it is for us to protect your personal information. We are committed to protecting personal information which we hold and to complying with all relevant privacy laws in the jurisdictions in which we operate. This document describes how we manage your personal information and safeguard your privacy.

## How do we collect and hold personal information about you?

The personal information we have collected can include Information provided when you request a product or service in the form of

Records of communications and other interactions you have with us (including telephone, email and online).

This information may include your name, address, telephone numbers, email address and bank account.

## What do we do with the personal information we collect?

We collect, use and disclose personal information to carry on our business; in order to to provide, administer, improve and personalise our products and services; to identify and interact with our customers; to let our customers know about other products and services which might interest them; to assess and improve the quality of our products and services; to protect our lawful interests; to deal with our customers' concerns and enquiries; and to assist us generally in managing transactions with our customers, suppliers, consumers and other contacts.

We may contact you on an ongoing basis by telephone, mail, electronically or otherwise to provide you with marketing, advertising or other material about our products and services or to follow up on your interest in particular products and services, unless or until you tell us not to or we are restricted by law.

## How do we protect your personal information?

We hold personal information electronically and in hard copy form. We take reasonable steps to protect your personal information from loss, misuse, modification, or unauthorised access, use and disclosure. These steps include access control to our office, confidentiality obligations imposed on our employees and service providers and the use of security measures for computer system access.

Once we no longer require your personal information for any of the purposes for which it was collected we will, subject to any legal obligations and responsibilities, take reasonable steps to destroy or de-identify your personal information.

## Your privacy on our websites

This privacy policy also applies to the websites operated by us under various domain name. We operate websites which may utilise 'cookies' to collect personal information. A cookie is a small file that is stored on your hard disk by a website. Cookies contain information which is readable by the website that issued the cookie to you. Cookies cannot execute programs or access other information on your computer. Your web browser can be configured to reject cookies issued by our websites, but if you do so, some functionality that we provide on our websites may become unavailable as a result.

When you visit our website, we may collect the following information from you: your IP address, domain name, the date, time and duration of your visit, the pages and documents you accessed, the previous site you had accessed (i.e. the referring URL), the type of browser you are using and information you volunteer such as survey information, name and email address.

While we take care that the personal information you give us on our websites is protected, the Internet is not a secure environment. If you are considering sending us any personal information through We are subject to laws requiring us to protect information once it comes into our possession.

## Credit reporting

This section applies in relation to our handling personal information from credit reporting bodies (CRBs) and certain other consumer credit-related personal information described below (credit information). We handle credit information in the context of individual client credit arrangements.

We may collect and hold any types of credit information about an individual permitted under the Privacy Act, including:

- Company Name and most recent address;
- details of previous credit applications, including the amount and type of credit and credit limit;
- details of current and previous credit arrangements, including credit providers, start/end dates and certain terms and conditions;
- permitted payment default information, including information about related payment arrangements and subsequent repayment;

## What rights do you have in relation to your personal information which we hold?

We take reasonable steps to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. If you become aware of any errors in your personal information or you change your personal details such as your name, address or bank account details, please contact us at your earliest convenience.

You can gain access to personal information that we hold about you, subject to certain exceptions allowed by law. Please contact us (as set out below) if you would like details about the personal information we may hold about you or if you would like us to update or correct it. We will handle any request in accordance with the relevant privacy regulations. We may require you to complete a request form and we also reserve the right to charge a reasonable fee for gaining access. We endeavour to deal with such requests promptly, but requests for a large amount of information, or information which is not currently in use, may require significant time to extract.

Generally, if you request us to do so we will amend any personal information about you held by us which is inaccurate, incomplete or out of date. If we are not able or unwilling to provide you with access to any personal information or to correct any personal information held by us, we will provide you with our reasons. If we do not agree to amend your personal information and you disagree, you may request that we make a note of your requested correction with the information.

You may also contact us to request us to stop using your personal information to contact you about our products and services. You can contact us if you wish to obtain more information about the way we manage personal information about you which we hold or if you are concerned that we may have breached our privacy obligations and wish to make a complaint. If you make a complaint, we will endeavour to respond and resolve your complaint promptly. For more information about privacy generally, or if your complaint is not resolved to your satisfaction, you may contact the Office of the Privacy Commissioner at [www.privacy.org.nz](http://www.privacy.org.nz) and on (04) 474 7590.

## How To Contact Us

Please contact via email [kbaharp@xtra.co.nz](mailto:kbaharp@xtra.co.nz)

## Changes to this privacy statement

We may change our privacy policies from time to time to comply with new laws or industry codes of practice which are developed or to align with changes to our business. It is your responsibility to refer to our privacy policies from time to time to familiarise yourself with any changes. We encourage you to visit our websites regularly for any updates to our privacy policies.