

Policy Regarding Privacy

Privacy Statement

Cash Coverage Limited t/a (PayAid) (NZBN 9429 04937 8436) is the entity covered by this Privacy Policy. The privacy of our customers is crucial to us. There is a Privacy Policy describing our practices regarding collecting, storing and handling personal information.

The Privacy Act 1993 contains the New Zealand Privacy Principles.

We collect, use, and disclose information about you according to our Privacy Statement and other arrangements applicable between us if you provide us with this information. Our Privacy Policy may be updated periodically. Be sure to read our privacy policies frequently through our website.

Any information or opinion that can reasonably identify an individual is personal information. Details featuring a name, gender, age, postal code, and contact information may be included. Financial information may be included as well.

How does the company gather personal information?

The type of information we collect may include:

- Your name;
- An address such as a street address or mailing address;

- A valid email address;
- contact details, including phone number;
- date of birth or age;
- Information related to your identification, including your driver's license or passport ID;

We also may collect:

- The ID of your device
- Your device type,
- Your geolocation
- Your computer's IP address
- Traffic statistics
- Advertising information
- and standard log information.

We may require additional information from you to provide you with the services or products you have requested as well as to complete the transaction.

Using our site and app may also allow us to gather information directly from you, or indirectly by using our platform, or by allowing us to collect data from other websites.

Additionally, you may provide us with additional information relating to you through our app or website, or indirectly when using our online services.

Your consent is required for the collection of sensitive information.

We obtain information about you in the following manner.

Depending on the situation, either you or third parties may provide us with this personal information. This information may be collected when you sign up for our app or our website.

You may also send information back to us via correspondence, chats, or other social media apps, services, or websites.

Visit our sites, use our services, view our advertising, and share our content.

Our services will not be available to you if you cannot give us the requested information.

We may obtain information, for example, from our partners or through public records. You can download our app to your smartphone, and it may obtain information about your location.

Why do we collect personally identifiable information?

We need to gather your data so that we can provide you with our services. This includes verifying your identity so that we may provide you with our services. As well as to comply with AML and KYC requirements.

What happens to your data?

Using personally identifiable information is limited to the purposes specified in the notice or consent and any specific purposes you consent to, and other purposes allowed by law.

The following purposes may include the use of your personally identifiable information:

- Provide access to and use of our products;
- To verify your identity by using third-party systems;
- We may conduct research, analyse data, and conduct advertising and marketing to improve our website, apps, and business and the experience of our users;
- Our service and support teams deliver service and technical support messages, security notifications, and information you request;
- In addition, we may send you information about other companies we believe you'll find interesting, including marketing and promotional material;
- As a company, we are legally obligated to adhere to many statutory requirements, resolve disputes with our clients, and enforce terms.

What do we do with your private information?

Information concerning financial products may be sent to you directly from our carefully chosen business partners or us. As per The Unsolicited Electronic Messages Act 2007 and The Privacy Act 1993, email, SMS, mail, or in other ways can collect this information.

When you provide a personal identifier, you agree with the provider to communicate with you via telephone, email, and SMS. We provide you with a means to not receive marketing materials either through the contact information listed below or through the unsubscribe mechanisms included (If there is a link to unsubscribe, for example).

Providers of software/services provided by third parties

Analytical solutions might be used. Through our marketing analytics and attribution services ("Services "),

Also, our Services assist our customers in identifying and protecting themselves against fraudulent marketing campaign activity.

Who do we share your information with?

If you provide personal information to us as set out in this Privacy Notice:

- A list of affiliated corporations;
- A list of all your agents;
- Third-party agencies that provide services for us;
- We may hire other businesses and suppliers (such as companies to operate our websites or our companies or to deliver the goods and services you require);

- Agents, dealers, and advisers;
- Those who operate payment systems (e.g., merchants accepting card payments); Including our agents, partners, either existing or potential;
- All or a portion of the company's assets (or parts thereof) may be transferred to anyone;
- We may disclose the information we hold about you to third parties if you have allowed such disclosures; and/or
- Authorised government, regulatory agencies, law enforcement, as well as other persons permitted.

Also, third parties with whom we have business dealings may receive personal data about you. As a result, we can use that information to develop anonymous consumer insights to improve our understanding of what you like, personalise your experiences, and optimise the services we provide to you. You acknowledge our disclosing information about you without seeking your consent by providing your information to us.

We use cookies to provide you with a better experience.

Using our app and website may result in us collecting personally identifiable information.

Using cookies and other tracking methods on this website can also track your activities and preferences.

Cookie usage by the party that places cookies on your computer enables it to recognise you across websites, applications, and/or devices. Cookies can be disabled.

Please be aware that if you do so, our websites will not work properly for you. Using cookies also enables us to obtain personal information with the help of cookies. The Privacy Act may allow a cookie to be deemed "personal information" if it relates to your account. Cookies collected by us are handled similarly to all other data collected by us under our Privacy Policies.

Protecting data

We may store information about you electronically or by a third party on our behalf. Several physical, administrative, personnel, and technical means are in place to prevent misuse, interference, loss, and the possibility of unauthorised access or disclosure.

Our security measures include:

- Using appropriate information technology;
- We restrict our employees' ability to access your privacy and those who provide services to us who require it to perform the task for which they are responsible.
- Under the law, we must maintain information for specific periods. We will securely destroy or "de-identify" your information when we do not need it.

- We destroy or "de-identify" personally identifiable information as soon as we no longer require it. That way, your information stays secure.

Lodging a grievance and getting your information corrected

We can be contacted using the details below if you feel we have violated the Privacy Act or are unhappy with how your information has been handled. We will tell you what to do if you do not think we have resolved your complaint satisfactorily.

Referral Programs

We sometimes offer incentives to users who sign up through referral links by PayAid users.

If one of those links is clicked, PayAid will request the user to access the site, store the information to monitor the program's effectiveness, and send marketing emails as necessary.

You may receive a phone call from PayAid if someone refers you to us, whether you are a PayAid member.

Getting in touch

If you have questions or concerns about our terms and practices, please message us if you would like to check or update your private information.

Cash Coverage Limited, trading as PayAid

Mailing address: info@payaid.co.nz

www.payaid.co.nz