



THE NEW ZEALAND
MORTGAGE COMPANY

Privacy Policy

JPC Consulting Limited

trading as

The New Zealand Mortgage Company

Introduction

JPC Consulting Limited as The New Zealand Mortgage Company 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 Website. This notice describes our privacy policy. By visiting www.nzmortgages.com 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 JPC Consulting Limited trading as The New Zealand Mortgage Company. 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 in accordance with the Privacy Act 2020 for all or any of the following:

- To apply or administer a loan or other application agreement,
- Enforcing payment and other legal obligations owed by me to JPC Consulting Limited trading as The New Zealand Mortgage Company.
- Advising you of other products and services offered by JPC Consulting Limited trading as The New Zealand Mortgage Company and its associated and related companies, successors and assigns
- 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.nzmortgages.com 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 [JPC Consulting Limited trading as The New Zealand Mortgage Company](#).

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 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 [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) or to any third parties without your consent. Otherwise, we will only release accounts 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 [JPC Consulting Limited trading as The New Zealand Mortgage Company](#), 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 [JPC Consulting Limited trading as The New Zealand Mortgage Company](#).

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.

Retention of Data

[JPC Consulting Limited trading as The New Zealand Mortgage Company](#) will retain your personal data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies. [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) will also retain usage data to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer periods.

Communication Preferences

You can stop the delivery of future promotional email from [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) 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 [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) directly. These choices do not apply to the receipt of mandatory service communications that are considered part of [JPC Consulting Limited trading as The New Zealand Mortgage Company](#).

Statistical information and cookies

We may collect statistical information about your visit to help us improve the site. This information is aggregated and doesn't identify you personally. It includes:



- your IP address
- the search terms you used
- the pages you visited on our site and the links you clicked on
- the date and time you visited the site
- the referring site (if any) from which you clicked through to this site
- your operating system, for example, Windows XP, Mac OS X
- the type of web browser you use, such as Internet Explorer, Chrome or Mozilla Firefox, other things like your screen resolution and the language setting of your browser.

Use of statistical information

The statistical information referred to above can be viewed by site administrators and certain other [JPC Consulting Limited trading as The New Zealand Mortgage Company](#). It may also be shared with other government agencies.

Google Analytics

We use Google Analytics on our website to track your actions and help us optimise our site for conversions and usability. While we can see data gathered over a timeframe, we do not collect personally identifying information from any source as part of the terms of service of Google Analytics.

A condition of our use of Google Analytics is that we make reasonable endeavours to bring to your attention the following statement:

“This website uses Google Analytics, a web analytics service provided by Google, Inc. (“Google”). Google Analytics uses “cookies”, which are text files placed on your computer, to help the website analyse how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google’s behalf Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser; however, please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.”

We have implemented Google Analytics demographic and interest reporting based on the Google Display Network in order to provide information about users that is used to optimise our website. Any data collected by Google for the purpose of Google Analytics will be treated according [to Google’s Privacy Policy](#), if you would like to opt-out of being tracked by Google Analytics, then you can do so using the [Google Analytics Opt-out Browser Add-on](#).



Do Not Track

If you are using a modern browser, you have the option to enable a “Do Not Track” feature in the browser’s privacy settings. This has no effect on whether we collect any information you directly submit to us but may restrict our ability to measure your anonymous path through our website or certain information about your browser/operating system.

This site generates persistent session cookies (that is, they have an expiry date and are removed on that date) for the purpose of monitoring site usage. The cookies don’t collect personal information. You can disable them or clear them out of your web browser without affecting your ability to use the Site.

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 websites, you will be subject to the third party’s privacy policies. While we support the protection of privacy on the Internet, [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) cannot be responsible for the actions of any third-party web sites

Controlling Unsolicited Email (Spam)

[JPC Consulting Limited trading as The New Zealand Mortgage Company](#) 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.



JPC Consulting Limited trading as The New Zealand Mortgage Company welcomes your comments regarding this privacy statement. If you have any questions regarding our privacy policy or any matter, please contact us via:

Privacy Officer

The New Zealand Mortgage Company
4 Bounty Road, Bryndwr, Christchurch, 8053
Email: info@nzmortgages.nz
Phone: 021 810 547

If you have a privacy complaint

If you're not satisfied with our response to any privacy-related concern you may have, you can contact the Privacy Commissioner.

Click here for: [Contact details for the Office of the Privacy Commissioner](#)

Comprehensive Website Disclaimer

This website provides you with general information that is true and accurate to the best of JPC Consulting Limited trading as The New Zealand Mortgage Company's knowledge. We advise you that:

General information only

The information on this website is general in nature and is not intended to be personalised financial advice. You should consult a professional financial adviser before making any financial decisions or taking any action based on the information on this website.

No liability

JPC Consulting Limited trading as The New Zealand Mortgage Company does not accept any liability for any loss or damage arising from the use of this website. This does not prejudice your statutory rights.

Accuracy of information

While JPC Consulting Limited trading as The New Zealand Mortgage Company has taken all reasonable care to ensure the information on this website is accurate, errors and omissions may occur. We do not accept any responsibility for any inaccuracy, error or omission in the website's content, or for any loss caused to anyone from relying on that information. We may change, delete, add to or otherwise amend the information published on this website without notice.

Historical information

Any reference on this website to historical information and performance of a product or service may not necessarily be a good guide to future performance. You are solely responsible for any loss caused from relying on such information.



Third Party websites

This website may contain links to other websites which are not under our control. [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) has no knowledge of or control over the content, and availability of those websites, or their privacy practices. We do not sponsor, recommend, or endorse the content of other websites linked to, or referenced from, this website.

New Zealand law

The information on this website has been prepared to comply with and is governed by New Zealand law. It is only intended for use by persons within New Zealand's jurisdiction. [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) does not make any representation that the information on this website complies with the law in any other country.

Cybersecurity

Although we regularly update our cybersecurity and virus protection software, we do not guarantee that our website will be free from viruses or other malicious interference (such as spyware, malware, adware, ransomware and worms) that can damage your computer system and access your data.

Continuous access

We do our best to keep this website running smoothly. However, we do not guarantee that access to the website will be uninterrupted. We accept no liability for any loss caused by the website being temporarily unavailable either during its planned maintenance or due to technical or other issues beyond our control.

Copyright and IP

Unless otherwise indicated, all information on this website is the property of [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) and is protected by copyright and intellectual property laws. Unless stated otherwise, you may access and download the materials located on this website only for personal, or, agreed-upon commercial use.

The website may contain a number of trademarks which are owned by [JPC Consulting Limited trading as The New Zealand Mortgage Company](#) or used with the permission of the registered trademark owner. Before using any material on this website that is identified as being subject to copyright of a third party, you must obtain authorisation to use or reproduce the material from that third party.

Disclosures

Go to our disclosure document to learn more about us, our licence, the type of advice we offer, fees, commissions, and other conflicts of interest.

