



Next Payments New Zealand Limited Privacy Policy

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Introduction

Next Payments New Zealand Limited Company Number 4433924 NZBN 9429030236530 is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

1. What is Personal Information and why do we collect it?

Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect includes:

1. Contact information (such as name, postal or email address and telephone number);
2. Government identification (such as driver's licence, passport details);
3. Business contact information;
4. Username, password and pin numbers;
5. Payment card information;
6. Financial information (such as credit card details, bank details such as BSB and account numbers, purchase history, credit information or reports, and credit history information);
7. Identification number or access code relating to your product, service or card;
8. Geo-location data from the use of your card;
9. Sensitive information (such as information relating to criminal history, racial or ethnic origin);
and
10. Other information – such as shopping behaviour and preferences, language preferences, age, date of birth, gender and family status.

We may also collect and hold additional Personal Information about you. This could include transaction information or making a record of queries or complaints you make. We are also required by various laws to collect certain information including Personal Information. Those laws include the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and other regulatory schemes.

2. How we collect personal information

This Personal Information is obtained in many ways including when you access our websites, you enter into contracts with us, you use, or apply to use our products and services and when you interact with us and from third parties.

We don't guarantee website links or policy of authorised third parties.

3. How we use the information we collect

We collect your Personal Information for the primary purpose of providing our products and services to you, providing information to our clients and marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.

When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

4. Third Parties

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

5. Disclosure of Personal Information

Your Personal Information may be disclosed in a number of circumstances including the following:

- in order to provide the products and services that you have requested;
- to third parties where you consent to the use or disclosure; and
- where required or authorised by law.

Generally, we will only disclose Personal Information to overseas organisations that are affiliate organisations within our network. However, where we disclose Personal Information to affiliates,

financial institutions or distributors, these organisations may store or distribute your Personal Information overseas.

We will take all reasonable steps to ensure that any overseas recipient of any Personal Information conforms with the Privacy Act in the receipt, handling and use of your Personal Information.

Information relating to the use of our websites is disclosed to Google Analytics when you visit those websites. We understand that Google stores information it collects in multiple countries other than Australia.

6. Security of Personal Information

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years.

7. Access to your Personal Information

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing.

Next Payments will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information.

In order to protect your Personal Information we may require identification from you before releasing the requested information.

8. Maintaining the Quality of your Personal Information

It is an important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

9. Privacy Policy Complaints and Enquiries

If you have any queries or complaints about our Privacy Policy please contact our Privacy Officer:

Email: compliance@nextpayments.co.nz

Telephone: 0800 639 8286

Post: 110 Carlton Gore Road, Newmarket, Auckland 1023

10. Policy Updates

This Policy may change from time to time and is available on our website.

This Privacy Policy was last updated May 2026.