

## Privacy Notice

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

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### 1

#### HOW WE COLLECT AND STORE YOUR DATA

##### We collect your data

- when you interact with us and use our products and services
- when you visit our websites (see our [Use of cookies policy](#) on our website for details of how we use cookies)
- from other people and companies, including other HSBC group companies.

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with New Zealand law.

### 2

#### WHAT WE USE YOUR DATA FOR

##### We use your data

- to send you direct marketing if you've consented to it
- to improve our products, services and marketing
- to help us comply with laws, regulations and requirements, including our internal policies, in or outside New Zealand
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B.

### 3

#### WHO WE SHARE YOUR DATA WITH

##### We may share your data

- with other HSBC group companies
- with third parties who help us to provide services to you or who act for us
- with third parties who you consent to us sharing your data with
- with local or overseas law enforcement agencies, industry bodies, regulators or authorities
- with the other third parties set out in section C.

We may share your data locally or overseas.

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#### You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

#### You control your marketing preferences

You control what marketing you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

#### You can contact us

The Privacy Officer  
HSBC, PO Box 5947,  
Victoria Street West, Auckland 1142,  
New Zealand

The Hongkong and Shanghai Banking  
Corporation Limited

## More details

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### A

#### Collect and store

##### We may collect

- information (including sensitive information) that you give to us such as your contact and identification details, tax file number or information about your race or origin
- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators.

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps.

### B

#### Use

##### We use your data to

- assess you for products and services and enable us to provide them to you
- conduct verification or credit checks, and ensure ongoing credit worthiness
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in New Zealand or overseas. Sometimes we may have to comply and other times we may choose to voluntarily comply
- manage our business, including exercising our legal rights and assisting other financial institutions to do the same
- other uses relating to the above or to which you have consented.

**If we use your information for a new purpose, we'll get your consent.**

##### If you provide data about others

If you provide data to us about another person you should tell that person how we will collect, use and share their data as explained in this notice.

### C

#### Share

##### We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you)
- credit reporting agencies for the purpose of performing credit checks as set out in section E, and in the event of default, to debt collection agencies.

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

### D

#### Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use your data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

You can choose to receive marketing and other promotional materials by email. If you do receive email or promotional direct mailings, you will always have an opportunity to opt out at any time.

**We don't give your data to others for them to market their products and services to you.** If we ever wanted to do this, we'd get your separate consent.

### E

#### Your Credit Information

##### If you apply for, have, or have had, a loan including a home loan or overdraft facility

We'll perform credit checks on you which will involve us providing your loan data to a credit reporting agency (CRA). CRAs:

- will provide us with information about you as requested
- will hold your information on their systems and use it to provide credit reporting services to other customers or users of the CRA's service
- may give your information to other customers of the CRA
- may receive information about your default of any payment obligation to us, and may give information about your default to other customers (including other lenders) of the CRA
- may be used by us in the future to provide credit or account maintenance services, which may include using a CRA to receive updates if any of the information we hold about you changes

You have the right to access and correct any personal information held by a CRA. Contact details for CRAs we use are available on request.

This notice will apply for as long as we store your data. We'll review our Privacy and Security policy, including this notice, once a year and may make changes. We'll publish a copy of the latest Privacy and Security policy on our website and send you a copy on request.