

1. DEFINITIONS & INTERPRETATION

- 1.1. This Privacy Policy discloses our privacy practices (including what information we collect, whom we collect it from, why we collect it and how we use it). If applicable, capitalised terms have the meaning given to them in this Privacy Policy. In addition, the following definitions apply to this Privacy Policy:
- 1.2. 'Contractor,' 'we', or 'us' means Billmac Investments Limited trading as DEN Property (our successors and assigns) or any person acting with the authority of Billmac Investments Limited.
- 1.3. 'Client,' 'you', or 'your' means the Client purchasing Services from us or anyone acting on your behalf.
- 1.4. 'Services' means all Services provided to you by us at your request (including the provision of any documentation) under this Agreement.
- 1.5. 'Agreement' means our privacy policy, as may be amended from time to time (including our terms & conditions and any orders, purchases or schedules as applicable).
- 1.6. 'Cookies' means small files stored on a user's computer. They are designed to hold a modest amount of data (including Personal Information) specific to a particular Client and Website. They can be accessed either by the web server or your computer. If you do not wish to allow, Cookies to operate in the background when accessing the Website. You can enable or disable the Cookies by selecting the option provided on the Website.
- 1.7. 'Personal Information' is defined in Part 1, section 7 of the Privacy Act 2020, and is information about an identifiable individual (including the individual's name, address, email, phone numbers, credit card details, place of work, and other information necessary for us to provide the Services).
- 1.8. 'Website' means a location accessible online through the world wide web and provides multimedia content via a graphical user interface.
- 1.9. In this Privacy Policy, unless the context otherwise requires:
 - (a) headings are for convenience only and do not affect interpretation; and
 - (b) a reference to legislation includes all regulations, orders, instruments, codes, guidelines, or determinations issued under that legislation or any modification, consolidation, amendment, re-enactment, replacement, or codification.

2. COLLECTED INFORMATION

- 2.1. We may collect Personal Information when you purchase our Services, register for events, complete surveys, subscribe to our newsletters or mailing list, enter promotions or otherwise communicate with us. The Personal Information may include your name, contact details, email address, credit card details, place of work, position and other information necessary for us to provide the Services you have requested.
- 2.2. We collect unique identifiers, browser type and settings, device type, operating system, and mobile network information (including the carrier name, phone number, and application data). We also collect information about the interaction of your apps, browsers, and devices with our Services, including IP address, crash reports, system activity, and the date, time, and referrer URL of your request.
- 2.3. Server logs and web analytic tools help us record this information (including Cookies). We may also identify search terms, your location and what content or Services are viewed when visiting our Website.
- 2.4. We gather information about our Website user's Personal Information provided when you complete an online form or request our Services. When visitors leave comments on the Website, we collect the data shown in the comments form and the visitor's IP address and browser user agent string to help with spam detection. Google Analytics or our web servers collect information that can include the following types:
 - (a) the date and time of visits to the Website
 - (b) pages viewed;
 - (c) the referring Website;
 - (d) your IP address; and
 - (e) technical information on browser connections.
- 2.5. This information is anonymous, and no attempt is made to identify users or their search activities. We use this information to administer the Website and better understand how our users use it.
- 2.6. We may only be able to provide you with the Services you require if you provide us with the necessary Personal Information when requested.
- 2.7. We retain Personal Information regarding you for as long as your account is active to provide you with our Services. We also retain Personal Information for as long as necessary to achieve the purposes described in this Privacy Policy. The precise periods for keeping your Personal Information vary depending on the nature of the information and why we need it. Factors we consider in determining these periods include the minimum required retention period prescribed by law or recommended as best practice, the period during which a claim can be made concerning an Agreement or other matter, and whether the Personal Information has been aggregated or anonymised (or other relevant criteria).

3. DISCLOSURE AND USE OF INFORMATION

- 3.1. We use our collected information to interact with you directly, like your email address or other contact information. We may let you know about upcoming changes or improvements to our Services. If you contact us, we will record your request to help solve any future issues you might be facing.
- 3.2. We also use third-party service providers (such as Google) to help us track the effectiveness of our Website to generate visitor traffic and display targeted advertising. These advertisements may collect anonymous information about your visits to the Website on which such ad is placed, your interaction with these ads and the Services offered by us and others through a cookie (including Google Analytics) or other web technologies. Other selected marketing organisations and

we may use this anonymous information to inform, optimise and provide targeted advertisements.

- 3.3. When you enquire about or purchase Services from us, we may ask for your consent to collect information about you from others (including undertaking credit checks, obtaining references, or cooperating with your other service providers or suppliers).
- 3.4. We may use collected information to:
 - (a) provide you with the Services that you have requested;
 - (b) verify that existing information that we hold about you is accurate and complete;
 - (c) process credit card transactions;
 - (d) maintain or improve our Services or Website;
 - (e) communicate with you to inform you about new Services or other promotional activities;
 - (f) help with any issues or problems you may have with our Services or Website;
 - (g) assist us in performing our obligations or enforcing our rights under any Agreement with you; and
 - (h) undertake research and analysis.
- 3.5. We will share Personal Information outside of our business if we have a reasonable belief that access, use, preservation, or disclosure of the data is necessary to:
 - (a) meet any applicable law, regulation, legal process, or enforceable governmental request;
 - (b) enforce applicable terms of our service, including investigation of potential violations;
 - (c) detect, prevent, or otherwise address fraud, security, or technical issues; and
 - (d) protect against harm to our rights, property, safety, users, or the public as required or permitted by law.
- 3.6. If a third party acquires us or substantially all of our assets, our Client information will be one of the transferred assets. We will continue to ensure the confidentiality of any Personal Information and notify affected users before personal data is transferred or becomes subject to a different Privacy Policy.
- 3.7. We may share aggregated, non-personally identifiable information publicly and with our contractors, service providers and other third parties (including marketing organisations such as Google).
- 3.8. We will ask for your consent before using Personal Information for purposes other than those set out in this Privacy Policy.
- 3.9. You are solely responsible for complying with any laws and regulations that apply to your collection and use of your end users' information, including Personal Information you collect about them using Website technologies (including Cookies or similar technologies).
- 3.10. We acknowledge our obligation regarding the handling, use, disclosure or processing of Personal Information under the Privacy Act 2020 (and part two of the Organisation for Economic Co-operation and Development (OECD) guidelines on the protection of privacy and trans-border flows of personal data) including any statutory requirements where relevant under the General Data Protection Regulation (GDPR).
- 3.11. If we become aware of any data breaches or disclosure of your Personal Information held by us that may result in serious harm to you, we will notify you in accordance with the Privacy Act 2020 or the requirements set out in the GDPR.

4. COOKIES

- 4.1. A cookie is a small text file placed on your device by a Website to capture information about your visit.
- 4.2. We use Cookies (including Cookies developed by our third-party service providers such as Google Analytics) for several purposes, including improving our Services, enhancing your online experience with us and maintaining a secure connection between your browser and our servers while using our Website.
- 4.3. You agree that:
 - (a) in most circumstances, you can adjust the settings on your browser to notify you when you are offered a cookie so you can decide whether or not to accept it. However, if you disable or block Cookies, our secure Services (such as online payments) won't work, and other parts of our Website may not work correctly; and
 - (b) we use Cookies and other tracking software throughout our Website. These collect information covering multiple sessions across multiple devices which may identify you personally, such as where you provide us with information on an online form (regardless of whether that form is submitted or not) or when you are using, or have used, one of our secure online Services.
- 4.4. Session Cookies:
 - (a) we use session Cookies to identify a particular session on our Website. A session is the time you visited and spent on our Website using a specific device. The information collected from the session (which may or may not identify you personally) is about your browsing activities on our Website, such as what buttons you clicked, what pages you visited, what content we displayed to you, and information you entered on our Website. We don't monitor your activity after you have left our Website, and we do not watch what you are doing on other Websites simultaneously as you are using ours;
 - (b) every time you go back to our Website using the same device in the same session, the Website will recognise what happened previously with the browsing activities on that device;
 - (c) we use persistent Cookies to give you the ability to set your preferences for our Website; and
 - (d) we may also use these Cookies for fraud detection and investigation.
- 4.5. Information collected by our Cookies will:
 - (a) identify you and your browser, and determine if your device has previously visited our Website;

- (b) identify other pages or a third party's Website you have accessed through our Website or when we provide you with a link to click;
 - (c) help us to understand, optimise and personalise your experience;
 - (d) improve our advertising and deliver you content or offers we think are most relevant; and
 - (e) detect malicious activity from your device that may place your security at risk.
- 4.6. If you consent to our Cookies on our Website and later wish to withdraw your consent, you may manage and control your privacy settings via your web browser (including removing Cookies or deleting them from your browser history when exiting the Website).

5. STORAGE AND SECURITY OF INFORMATION

- 5.1. We always ensure that our information is accurate and up to date. We will maintain security safeguards to protect your information and take all reasonable steps to ensure that your information is not disclosed to any unauthorised person or entity.
- 5.2. We use encryption to protect your private information as you enter it on our Website, such as the Secure Socket Layer (SSL) protocol. When you pay online by credit card, we use a PCI-DSS-compliant third-party payment gateway to process the payment securely.
- 5.3. We may store the Personal Information we collect in any format we choose at our offices or premises outside our offices, including data storage facilities or online storage located within or outside New Zealand. We store and process information (both personal and non-personally identifiable information) on servers in several different countries worldwide. Information held in another country may be subject to that country's privacy laws. It may permit the government and other regulatory authorities to access such information in certain circumstances. Regardless of where your information is processed, we apply the same protections described in this Privacy Policy. We also comply with specific legal frameworks relating to the transfer of data.

6. EMBEDDED CONTENT FROM OTHER WEBSITES

- 6.1. Our Website may include embedded content or articles. Embedded content from other Websites behaves the same way as if the visitor has visited the other Website. These Websites may collect data about you, use Cookies, embed additional third-party tracking, and monitor your interaction with that embedded content (including tracking your interaction with the embedded content if you have an account and are logged in to that Website).
- 6.2. Our Website may also contain links and advertisements which link to third party Websites. We have no control over the privacy policies of such third parties, and we encourage you to review such policies before providing any information.

7. ACCESS AND CORRECTION OF INFORMATION

- 7.1. Under the Privacy Act 2020, individuals have the right to access and request the correction of their Personal Information. You also have rights under the GDPR. Please contact us if you have any questions about this Privacy Policy or requests relating to your Personal Information. If you would like to update your details, please request and complete a Client Information Form with your amended details.

8. GENERAL

- 8.1. Resolving complaints: When we receive formal written complaints, we contact the person who made the complaint. We work with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding transferring your data that we cannot resolve with you directly.
- 8.2. Updates to this Policy: We change this Privacy Policy occasionally. We will not reduce your rights under this Privacy Policy without your explicit consent. We always indicate the date the last changes were published and offer access to archived versions for your review. If changes are significant, we'll provide a more prominent notice (including, for certain Services, email notification of Privacy Policy changes).
- 8.3. Legal Basis For Collecting Information: We process your Personal Information based on your written or oral consent. You may withdraw your consent at any time. The withdrawal of consent will not affect the lawfulness of processing Personal Information based on consent before its withdrawal.
- 8.4. This Privacy Policy is governed by and to be construed in accordance with the laws of New Zealand, and each party submits to the exclusive jurisdiction of the courts of New Zealand.