

# Complete Privacy Policy

## A. Scope

This complete Privacy Policy applies to personal credit information collected by Centrix. This policy explains how Centrix handles personal credit information.

Centrix operates a consumer credit reporting bureau. The bureau holds personal credit information on individuals. Using that information, Centrix provides consumer credit information services to subscribers to the bureau. Centrix' operations as a consumer credit reporter and the way we handle personal credit information is governed by the Privacy Act 1993 (the Act can be found at [www.legislation.govt.nz](http://www.legislation.govt.nz)) and more particularly the Credit Reporting Privacy Code 2004 ("Code") (the Code can be found at [www.privacy.org.nz](http://www.privacy.org.nz)).

## B. Collection of personal credit information

For the purposes of operating our consumer credit reporting bureau, Centrix will only collect personal credit information. The type of personal credit information Centrix collects for use in the bureau is described below, however the definition of "credit information" in the Code lists all the types of credit information Centrix is permitted to collect.

### *Source of credit information*

Centrix collects personal credit information from a number of sources. The Code sets out who we can collect credit information from, and in what circumstances. In most cases, Centrix does not collect credit information directly from you. In many instances, Centrix collects credit information from third parties, such as subscribers who use our consumer credit reporting services, and from public databases.

The majority of our subscribers are credit providers and debt collectors. Generally, credit providers are businesses who lend money (such as banks or finance companies) or businesses that provide goods and services before payment (such as mobile phone providers or gas or electricity suppliers).

In many instances your authorisation is required before Centrix can collect your credit information from our subscribers. The main exception to this is if the subscriber is a debt collector who is collecting a debt owed by you.

Centrix also collects credit information from publicly available databases, such as directorship and shareholder information from the Companies Office, judgments and debt repayment orders from the Courts, and insolvency information (for example bankruptcy and no asset procedure) from the Insolvency and Trustee Service. In these instances, your authorisation is not required for the collection of this information.

We may collect credit information from you directly when you request a copy of your Centrix' credit file. The application for my credit report that you are required to complete to make this request provides you with information on the purpose of collection and Centrix' proposed uses of your credit information when you make a request.

We may also receive requests to suppress ("freeze") your credit information from other credit reporters on your instruction.

### *Type of credit information Centrix can collect*

The Code sets out the type of credit information Centrix can collect. The following lists most of the credit information that can be collected and held by Centrix for use in our consumer credit bureau operations:

- Name (including any aliases or previous names);
- Date of birth;
- Gender;
- Current address and previous addresses;
- Current occupation and previous occupations;
- Employer and any previous employers;
- Information about an application for credit;
- Information about any defaults in payment of credit accounts;
- Debt repayment orders or judgments for monies owed;
- Bankruptcy adjudications, discharges, suspension of discharges and annulments;
- Entry into, termination and discharge from the no asset procedure;
- Company directorship or shareholding information;
- Access log of the subscribers who has accessed the information, the purpose of access and date;
- Information about a credit account; and
- Information about periodic payments due in relation to credit accounts (known as repayment history information);

Centrix does not hold the following information about you:

- Race, colour, ethnic or national or social origins;
- Political, religious or social beliefs or affiliations;
- Sexual preferences or practices;
- Medical history;
- Criminal history (except where serious credit infringement information is held).

## C. Use and disclosure of personal credit information

### *Use*

Generally we will only use your credit information for the purpose of updating our consumer credit reporting bureau and carrying out our consumer credit reporting services.

Centrix may also use your credit information in other circumstances if this is permitted by the Code. Some examples are:

- where you authorise that use;
- where the credit information is publically available;
- where it is necessary to avoid prejudice to the maintenance of the law by any public sector agency;
- where it is necessary for the enforcement of a law imposing a pecuniary penalty;
- where the information is used in a form in which you will not be identified or used for statistical or research purposes and will be published in a form where you cannot reasonably be expected to be identified.

The Code sets out in full all the circumstances in which we may use your credit information (See Rule 10 of the Code).

Centrix will also use your credit information if any applicable law or regulation requires Centrix to do so.

### *Disclosure*

Centrix may disclose your credit information to subscribers to our consumer credit reporting bureau, but only for specific purposes and in most cases where you have given authorisation. For example, Centrix may disclose your credit information where you have given your authorisation in the following circumstances:

- to a credit provider (for example a bank or finance company) when you have applied for credit from the credit provider.
- to a prospective landlord where you have applied for a tenancy.
- to a prospective employer when you have applied for position involving significant financial risk.
- to a credit provider or a prospective insurer so that they can verify your identity in accordance with the requirements of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

Centrix may disclose your credit information to subscribers without your authorisation if this is permitted by the Code. Some examples are:

- where the disclosure is to a debt collector for the purpose of enforcing a debt owed by you.
- where it is necessary to avoid prejudice to the maintenance of the law by any public sector agency.
- where it is necessary to enable an insurer to investigate a case of suspected insurance fraud.
- where it is necessary for the enforcement of a law imposing a pecuniary penalty.

If the credit information is sourced solely from publicly available information, Centrix may disclose that information without your authorisation.

The Code sets out in full all the circumstances in which we may disclose your credit information (See Rule 11 of the Code).

Centrix will also disclose your credit information if any applicable law or regulation requires Centrix to do so.

### *Comprehensive credit reporting information*

Centrix only discloses comprehensive credit reporting information to the following types of subscribers to its consumer credit reporting bureau:

- a registered credit provider (for example a registered bank or finance company).
- a gas or electricity retailer.
- a registered insurer.
- a telecommunications service provider (for example a telephone or mobile phone company).

## D. How long will the credit information be reported and kept by Centrix?

The Code sets out when Centrix must stop reporting credit information to its subscribers and the maximum period which Centrix can keep credit information.

Centrix will stop reporting credit information to subscribers to the bureau once the reporting time period listed in the table below has been reached.

Centrix will keep credit information for no longer than required to operate Centrix' consumer credit reporting business, but in any event, for no longer than the time period listed in the table below.

Type of credit information	How long Centrix will report it	How long Centrix will keep it
Lost, stolen or compromised identification documents information	5 years from date of report	6 years from date of report
Credit application information	5 years from date of application	6 years from date of application
Credit account information (other than repayment history information)	2 years from date credit account closed	3 years from date credit account closed
Repayment history information	2 years from month following due date of periodic payment	3 years from month following due date of periodic payment
Credit default information (debtor credit default)	5 years from date of default	6 years from date of default
Credit default information (guarantor credit default)	5 years from date of notification of debtor's default to guarantor	6 years from date of notification of debtor's default to guarantor
Serious credit infringement information	5 years from date of action	6 years from date of action
Credit non-compliance action information	6 months from date of action	1 year 6 months from date of action
Confirmed credit non-compliance action information	5 years from date of action	6 years from date of action
Judgments	5 years from date of judgment	6 years from date of judgment
Single bankruptcy	4 years from date of discharge from bankruptcy	5 years from date of discharge from bankruptcy
Single entry to no asset procedure	4 years from date of discharge from the no asset procedure	5 years from date of discharge from the no asset procedure
Multiple insolvency events	Indefinite	Indefinite
Debt repayment orders	5 years from date of order	6 years from date of order
Previous enquiry record	4 years from date of enquiry	5 years from date of enquiry
Credit score	2 working days from date of creation	1 year 2 working days from date of creation

When credit information is no longer required, or the maximum retention period set out in the table above has been reached, Centrix will destroy or delete the information in a secure manner.

## E. Your rights and choices

### *Access to your Centrix credit file*

You are entitled to access your credit information held by Centrix. For information on how to do this please go to [www.centrix.co.nz](http://www.centrix.co.nz) and click on Get a free copy of your credit report.

### *Requesting credit information be corrected*

Centrix will take reasonable steps to ensure the credit information we hold is accurate. However the information we hold is collected from a number of third party sources and Centrix is unable to verify the accuracy or completeness of all the information that we collect and hold.

If you think we have incorrect credit information about you, you can make a request to correct it by contacting us.

Centrix will investigate the matter, which will usually involve us contacting the third party that provided the information to us. We will make a decision on your request as soon as we can. We will advise you of our decision on your request within 20 working days, unless we require further time to investigate your request and if this is the case, we will let you know how long it will be before a decision is made. If we do not correct the information in accordance with your request, you can request that there be attached to your credit information a statement of the correction sought by you and not made.

### *Breach of the Code*

If you think Centrix has breached the Code, you should contact us and we will investigate your complaint in accordance with our complaints procedure.

If you are not satisfied with the outcome of your complaint you may complain to the Privacy Commissioner. Details of how to do so can be found on the Commissioner's website [www.privacy.org.nz](http://www.privacy.org.nz).

### *Summary of your rights*

A summary of your rights under the Code can be found at [summary of your rights](#).

## **F. Data Security**

Centrix takes reasonable steps to protect the all the personal information its holds against loss, unauthorised access, use, modification or disclosure and any other misuse.

## **G. Website use and telephone or postal contact**

As a visitor to our website, you will not be asked to provide any personal information except where you send us an enquiry or where you are an existing customer with assigned user name and passwords. We may also collect personal information from you when you contact us.

Collection of personal information in these circumstances is for the purpose of dealing with your enquiry, identifying you, ensuring only those authorised can access our information services or for contacting you and your personal information will not be used or disclosed for any other purpose, except where Centrix is required to do so by law or regulation.

## **H. Contact us**

If you have any queries relating to your personal information held by Centrix or this policy, please contact us:

### **Centrix Group Limited**

PO Box 62512 Greenlane, Auckland, 1546

**P** 0800 236 874

**E** [admin@centrix.co.nz](mailto:admin@centrix.co.nz)

## **I. Last updated**

This complete Privacy Policy was last updated in May 2020.