

Centrix Privacy Statement

This Privacy Statement explains how Centrix Group Limited and Centrix Data One Limited (**Centrix, we, us, our**) collects, stores, uses and shares your personal information. Centrix complies with the Privacy Act 2020 (the Act can be found at www.legislation.govt.nz) and all references to personal information in this Statement is as defined in the Privacy Act.

For this Statement, we have arranged our functions into three general areas:

- Centrix consumer credit reporting services (Section A).
- Centrix services (Section B).
- Other circumstances where we may collect your personal information (Section C).

For each of these areas we explain the personal information we may collect and how we use and share it.

Note: In all circumstances where we collect personal information, we may use and share the information where we are permitted to by the Privacy Act or any other applicable law. We will use and disclose any personal information we may hold on you if we are required to by applicable law.

Section D of this Statement sets out other matters relating to how we handle your personal information, such as security and retention.

Your rights:

- If you want a copy of your Centrix consumer credit report please apply [here](#)
- If you think your Centrix consumer credit report has incorrect information, please email mycreditreport@centrix.co.nz
- If you want to access or correct any other personal information we hold on you, please email helpdesk@centrix.co.nz
- If you have any queries relating to your personal information held by Centrix or this Privacy Statement or any of our privacy processes, please email helpdesk@centrix.co.nz

Centrix Contact Details

0800 236 874

helpdesk@centrix.co.nz

Centrix Group Ltd, P.O Box 62512, Greenlane, Auckland 1546

Attn: Consumer Services

A. CENTRIX CONSUMER CREDIT REPORTING SERVICES

Centrix Group Limited operates a consumer credit reporting bureau (**Centrix Consumer Bureau**). The Centrix Consumer Bureau collects and stores credit information on individuals (note credit information is also personal information). Using that information, Centrix provides consumer credit information services (**Centrix Consumer Bureau Services**) to our customers. When operating Centrix Consumer Bureau Services, Centrix is governed by the Credit Reporting Privacy Code (**Code**) (the Code can be found at www.privacy.org.nz). All references to personal credit information in this Statement is to credit information as defined in the Code.

In most circumstances, customers using Centrix Consumer Bureau Services must enter into an agreement with Centrix that places certain obligations on the customer that are required by the Code. In this Privacy Statement, we refer to customers using our Centrix Consumer Bureau Services as Subscribers.

1. Collection of personal credit information

For the purposes of providing Centrix Consumer Bureau Services, we only collect personal credit information. The type of personal credit information is described below, however the Code lists all the types of personal credit information Centrix is permitted to collect to operate Centrix Consumer Bureau Services.

Indirect collection of personal credit information

In most circumstances, Centrix collects personal credit information indirectly from third parties and not directly from you. The Code sets out who we can collect personal credit information from, and in what circumstances, such as Subscribers and from a public register.

The majority of our Subscribers are credit providers. 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). Other Subscribers include debt collectors, landlords, insurers and employers.

In many instances your consent is required before Centrix can collect your personal credit information from Subscribers. The main exception to this is if the Subscriber is a debt collector who is collecting a debt owed by you. Centrix requires all Subscribers to provide you with information about what personal credit information we collect from them and what we do with that information.

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

Direct collection of personal credit information

We may collect personal credit information from you directly in the following circumstances:

- When you request a copy of or correction to your Centrix credit file (see sections A4 and A5 below).
- When you make a request to suppress ("freeze") your Centrix credit file (see section A6 below).
- At any time when you contact us by email, phone, over the internet or post on other matters related to your Centrix credit file.

Type of personal credit information Centrix collects

The Code sets out the type of personal credit information Centrix can collect to use in our Centrix Consumer Bureau Services. The following lists most of the personal credit information that may be collected, generated and held by Centrix for use in Centrix Consumer Bureau Services:

- Name (including any aliases or previous names), date of birth, gender, current address and previous addresses and email address;
- Current occupation and previous occupations, current employer and any previous employers;
- Driver licence number and card number;
- NZBN;
- Information relating to identification documents reported lost or stolen or otherwise compromised;
- Information about an application for credit;
- Information about any defaults in payment of credit accounts;
- Debt repayment orders or judgments for monies owed;
- Tenancy tribunal orders;
- Bankruptcy adjudications, discharges, suspension of discharges and annulments;
- Entry into, termination and discharge from the no asset procedure;
- Company directorship or shareholding information;
- Information about a credit account which may include status of the account such as open or closed or in hardship;
- Information about periodic payments due in relation to credit accounts (known as repayment history information) such as whether a period payment is due and payable in a month and whether or not payment has been made;
- Serious credit infringement information;
- Credit non-compliance information; and
- Access log of accesses to your personal credit information held on the Consumer Credit Bureau, including the purpose of access and date.

If a Subscriber requests a Ministry of Justice fine status request, Centrix will request the fines information from the Ministry of Justice and provide the information to the Subscriber. Centrix does not use or disclose the fine status information for any other purpose. Centrix does not store the fine status information and the fine status information is not uploaded to Centrix Consumer Bureau.

Centrix Consumer Bureau 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; or
- Criminal history (except where serious credit infringement information is held).

Personal credit information from other credit reporters

At the request of a Subscriber (and where you have given your consent), we may collect your personal credit information from another New Zealand credit reporter (Equifax NZ or Experian NZ) to include the information with your Centrix credit file before sending to the Subscriber. Any personal credit information we collect from another credit reporter is not used or disclosed for any other purpose. Centrix does not store this information for its own purposes and the information is not uploaded to Centrix Consumer Bureau.

2. Use and disclosure of personal credit information

Use of personal credit information

We may use your personal credit information for the purposes of:

- updating our Centrix Consumer Bureau and for carrying out operational and administrative activities relating to Centrix Consumer Bureau Services;
- providing Centrix Consumer Bureau Services to Subscribers (and in most cases where you have given your consent);
- responding to your requests for access to, correction or suppression of your personal credit information that we hold;
- responding to and investigating any queries or complaints;
- for other business purposes where your information is used in a form in which you will not be identified; or
- for statistical or research purposes and will be published in a form where you cannot reasonably be expected to be identified.

Any New Zealand Driver Licence details we collect may be retained in a hashed form and used in our Centrix Consumer Bureau for matching purposes only.

Centrix may also use your personal credit information for other purposes in circumstances where permitted by the Code. Some examples are where we reasonably believe:

- that you have consented to that use;
- the information consists solely of information sourced from a publicly available publication and in the circumstances it would not be unfair or unreasonable to disclose the information;
- 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; or
- the use is necessary to prevent or lessen a serious threat to public health or safety or the life or health of the individual concerned or another individual.

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

Centrix will not use your personal credit information for any purpose related to marketing or direct marketing except in accordance with the Pre-screening process permitted in Schedule 10 of the Code.

Disclosure of personal credit information

Centrix may disclose your personal credit information to Subscribers, but only for specific purposes and in most cases where you have given consent. For example, Centrix may disclose your personal credit information where you have given your consent in the following circumstances:

- to a credit provider (for example a bank or finance company) for the purpose of making a credit decision affecting you (for example, when you have applied for credit);
- 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; or
- 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 will only disclose comprehensive credit reporting information (information about a credit account and repayment history information) to the following types of Subscribers:

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

Centrix may disclose your personal credit information to Subscribers without your consent 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; or
- where it is necessary for the enforcement of a law imposing a pecuniary penalty.

Centrix may also disclose your personal credit information in other circumstances if this is permitted by the Code. Some examples are where we believe on reasonable grounds:

- the information consists solely of information sourced from a publicly available publication and in the circumstances it would not be unfair or unreasonable to disclose the information;
- the disclosure of the information is necessary to enable an intelligence and security agency to perform any of its functions other than the performance of security clearance assessments;
- the disclosure is necessary to prevent or lessen a serious threat to public health or safety or the life or health of the individual concerned or another individual;
- the information is to be used in a form in which you will not be identified; or
- the information is to be used for statistical or research purposes and will not be published in a form that could reasonably be expected to identify you.

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

Centrix will not disclose your personal credit information for any purpose related to marketing or direct marketing except in accordance with the Pre-screening process permitted in Schedule 10 of the Code.

3. How long will my personal credit information be reported and kept by Centrix?

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

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

We will keep personal credit information for no longer than required to provide Centrix Consumer Bureau Services, 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 personal 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.

4. Your Centrix credit report - access rights

You are entitled to access your Centrix credit report, which is a copy of your personal credit information held by Centrix. To make your request you can [apply here](#).

Type of information collected – direct collection

When you request access to your Centrix credit report, the type of personal information Centrix may collect from you includes you:

- Name (including any aliases or previous names), date of birth, gender, current address and previous addresses and email address;
- Current occupation and previous occupations, current employer and any previous employers;
- Driver licence details, NZ passport details and other Government and non-Government identity documents; and
- Contact telephone number.

If you do not provide this information, we may not be able to provide your Centrix credit report. If we cannot satisfy ourselves of your identity, we may require further information from you, or we may not be able to provide your Centrix credit report.

Type of information collected – indirect collection

When we verify any identity verification documents you provide to us, we may collect verification information from third parties (such as “yes/no” or “confirm/not confirm”) to satisfy us that you are the person seeking a copy of your Centrix credit file.

Use and disclosure

We may use your personal information:

- to confirm your identity and to satisfy us that we are providing your Centrix credit report to you, and not someone else;
- to process your access request in accordance with the Code and the Privacy Act;
- to contact you regarding your request; and
- where you consent, your personal credit information may be used to update our Centrix Consumer Bureau and used when providing Centrix Consumer Bureau Services to Subscribers and other third parties (see section A2 above for details).

The identity document information you provide to us may be shared with third parties for verification, such as NZ Driver Licence details are shared with Waka Kotahi NZTA and NZ Passport details are shared with Dept of Internal Affairs. They will provide a response to us advising whether the information is verified. Please refer to NZTA and DIA privacy policies for how they handle your personal information.

5. Your Centrix credit file – correction rights

Centrix will take reasonable steps to ensure the personal credit information we hold on you is accurate. As the information is collected from Subscribers and other third parties, Centrix is unable to verify the accuracy or completeness of all the information that we collect and hold.

If you think we have incorrect personal 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 decide 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.

Type of information collected – direct collection

When you request a correction of your Centrix credit file, the type of personal information that may from you includes:

- The same type of information that we may collect when you request access to your Centrix credit file (see section A4 above for details);
- Details about the information on your Centrix credit file that you consider is incorrect, the reasons why and any information or documentation to support or explain why you believe it is not correct. This may include information about your current/previous address, name conventions, credit account information or any other information association with your Centrix credit file; and
- If we decline your request and if you provide one to us, the statement of correction that you want to place on your Centrix credit file.

If you do not supply us with this information, we may not be able to properly consider your correction request.

Type of information collected – indirect collection

When considering a correction request, Centrix may collect information from third parties to assist Centrix make a decision on your request. This may include:

- Information from the third party who provided Centrix with the relevant personal credit information. For example, we may contact a Subscriber who has provided Centrix with a default, repayment history information or an address that you consider is not correct and they may provide us with personal information relating to the correction request. This may include information and documentation for us to consider your correction request, such as a contract or correspondence between you and the Subscriber; and
- Where the relevant personal credit information relates to a credit default supplied by a debt collector, we may obtain information from the third party who provided you with the credit relating to the debt. This may include information and documentation for us to consider your correction request, such as a contract or correspondence between you and the credit provider.

Use and disclosure

We will use your personal information to consider your correction request in accordance with the Code and the Privacy Act. For that purpose, we may share your personal information with the Subscriber or third party who provided the relevant personal credit information for uploading to our Consumer Credit Bureau or with the third party who provided the relevant credit to you (if they are not the Subscriber, for example when the Subscriber is a debt collector).

6. Suppress your Centrix credit file

If you believe that you have been or are likely to be a victim of fraud (including identity fraud), you can [request a suppression](#) of your Centrix credit file (also known as a freeze).

Direct collection – type of information collected

When you request a suppression of your Centrix credit file, the type of personal information Centrix may collect from you may include:

- Name (including any aliases or previous names), date of birth, gender, current address and previous addresses and email address;
- Current occupation and previous occupations, current employer and any previous employers;
- Name (including any aliases or previous names);
- Contact telephone number; and
- Information relating to the circumstances giving rise to your belief that you may be a victim of fraud.

If you do not provide the personal information we request, we may not be able to suppress your Centrix credit report. If we cannot satisfy ourselves of your identity, we may require further information from you, or we may not be able to provide suppress your Centrix credit report.

Indirect collection – from other credit reporters

We may receive a suppression request from another New Zealand credit reporter if you apply to them to suppress your credit file. The information we receive from them may be the personal information you provided the other credit reporter in your suppression application.

Use and disclosure

We may use your personal information to:

- confirm your identity and to satisfy us that we are suppressing your Centrix credit report;
- consider your request and if approved, implement the suppression and comply with the requirements of the Code;
- contact you regarding the suppression; and
- where you consent, your personal credit information may be used to update our Centrix Consumer Bureau and used when providing our Centrix Consumer Bureau Services to Subscribers and other third parties (please section A2 above for details).

If you request us to, we will forward your suppression request to another New Zealand credit reporter who will contact you directly in relation to your suppression request. We will share with them all the information you have provided to us in your suppression request application.

7. Complaints and Summary of Rights

Breach of the Code

If you think Centrix has breached the Code, please email helpdesk@centrix.co.nz 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.

Summary of your rights

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

B. OTHER CENTRIX SERVICES

In addition to Centrix Consumer Bureau Services, Centrix also provides other credit and risk information and data intelligence services, including identity verification services, consumer affordability services, motor vehicle checks, business credit checking and analytical services. In most cases when providing these services, Centrix collects and processes the personal information on behalf of its customers requesting the services, and not for Centrix' own purposes and we provide information relating to this in section B2 below. In some limited circumstances, however, Centrix collects and holds personal information in our own capacity to provide services, as detailed in section B1 below.

Centrix does not use any personal credit information that it collects for use in its Centrix Consumer Bureau for any of these other services.

1. Collection of information by Centrix

Indirect collection

In most circumstances where we are collecting personal information to provide our other services, the personal information is not collected directly from you but from third parties and publicly available publications (such as the Companies Office).

The type of personal information Centrix collects about you may include:

- name, residential address, postcode data and email address;
- NZ property ownership information including Record of Title information and residential address details;
- Company director and shareholder details;
- your NZBN (if you have one assigned to you); and
- Bank account details and account transaction data but only with your consent and for the purpose of providing affordability services to a customer.

Use and disclosure

We may use and disclose your personal information:

- to provide our services to our customers including identification verification services, property ownership information services, affordability services, data analytics and data intelligence services, and other services to customers;
- for analytical, research and statistical purposes to use for our business purposes and to assist our customers;
- to enrich, cleanse and validate the data we hold and that of our customers;
- to improve our products and services, product and research development, trouble shooting and for operational and security matters;
- for audit and record keeping purposes; and
- for managing queries and complaints.

We may disclose your personal information for the purposes listed above. We may disclose your personal information to our customers when providing services to them. The type of customer will depend on the particular service, but may include credit providers, insurers, and other third parties (some of which you may have a relationship with) and who use the following services:

- Affordability Services where the information provided may include your bank account transaction details and related analysis and where you have given your consent;
- Data intelligence services where your name, address and email address may be disclosed;
- Other services where we may disclose your personal information to our customers where we have obtained the information from publicly available publications.

2. Personal information Centrix processes or holds on behalf of its customers

Centrix also collects personal information to process or hold on behalf of its customers to provide services to them. This information is not collected by Centrix to use for its own purposes. This information is collected indirectly and not from you. The customer may share your personal information with us and we may collect personal information from third parties to provide the services. We provide a summary below of the nature of the relevant services and the type of personal information that may be involved. For further information, you should contact the relevant customers for further information:

- AML/Identity Verification Services we may process name, date of birth, address, gender, Government identity document details (for example Driver Licence or Passport details), any resultant responses from third party databases for example "yes/no" or "confirm/not confirmed") and PEP watchlist information;
- Motor Vehicle information services we may process name and address information from the NZTA Motor Vehicle Register but only where the customer is authorised by NZTA to have access to this information. We do not store the information sourced from the Motor Vehicle Register;
- Vehicle information we may process details about motor vehicles which may be registered to you, such as vehicle mileage, year of registration, and value;
- PPSR we may process name, address, date of birth and any registered securities that may be listed on the PPSR;

- Phone number we may process phone numbers and link to other personal information provided to our customers.
- Analytical services where we may process name, date of birth, address, gender and other information relevant to an individual's credit risk.

C. OTHER CIRCUMSTANCES WE MAY COLLECT PERSONAL INFORMATION

1. Administration, sales and marketing

Sole traders

If you are a sole trader who uses our services we may collect your name, phone number, email address and other contact details, information about your role and business, billing and bank account details, information about your capacity to pay our invoices and payment information. We generally collect this information directly from you. We may also collect information about you indirectly from a publicly available publication (such as a public website).

Working for any of our Subscribers/customers or organisations we have dealings with

If you work for any of our Subscribers, customers or a business, organisation or industry body that we have dealings with or who we may want to contact, we may collect personal information such as your name, phone number, email and other contact details, job title and organisation you work for and general information about you and your role in an organisation.

We may collect this information directly from you when you contact us, complete a form requesting our regular newsletters and reports or when you attend an industry or Centrix event or seminar.

We may also collect this information indirectly from your employer, a business colleague, an organisation that you have a connection with or are a member of or when you attend an industry or Centrix event or seminar. We may also collect this information from a publicly available publication (such as a public website).

Use and disclosure

We may use and disclose this information:

- to contact you;
- to market to you and provide information about our products and services;
- to provide goods and services to you or your organisation;
- for billing and payment purposes and collection of monies owed;
- for troubleshooting, operational, administration or security purposes;
- for managing queries, investigations and complaints; and
- to send you our analytic reports, insights or newsletters.

2. When you contact us

We may also collect personal information from you when you contact us. Section A above provides details of how we handle your personal information when you contact us for any matter relating to your Centrix credit file. When you contact us in other circumstances, we may collect your information for the purpose of dealing with your enquiry and other related purposes.

3. When you attend our Office premises

We have CCTV cameras operating in our Office premises. Please see our [CCTV privacy notice](#).

While on our Office premises if you are provided with an access card or fob we may collect information about your movements within the Office premises and the building. If you are provided with a car park we may collect details about your car and car registration. We may use this information for the same purposes of collection of CCTV images (see CCTV privacy notice above).

4. Contractors and service providers

If you are a contractor to us, a sole trader service provider, work for one of our service providers or you are wanting to provide services to us, we may collect personal information such as your name, phone number, email and other contact details, job title and organisation you work for and general information about you, your role and

the work you may be carrying out for us. If we need to pay you for an invoice we may collect information relating to your bank account. This information may be provided to us by you or indirectly by the contractor organisation or service provider who you work for or a third party providing a reference (with your consent).

We may also collect this information from a publicly available publication (such as a public website).

We may use and disclose this information:

- to contact you;
- to consider your suitability to provide services to us;
- for purposes related to the services that you are providing to us;
- for payment purposes;
- for troubleshooting, operational, administration or security purposes; and
- for managing queries, investigations and complaints.

5. Mailchimp – email communications, newsletters and campaigns and LinkedIn

We use Mailchimp a marketing automation platform operated by Intuit Inc to manage bulk email communications, newsletters and marketing campaigns. Where we do this, any personal information you provide (such as your name, email address, company name) may also be collected and stored by this provider.

When you open an email we send using Mailchimp (which can be identified by an email that includes an unsubscribe function), certain technical and usage information will automatically be collected by Mailchimp on our behalf including your IP address, device type, browser type, operating system, geography (derived from IP), email engagement data (opens, clicks), campaign interaction data (links clicked, time of interaction). Mailchimp uses tracking technologies within emails to measure engagement including whether emails are opened and which links are clicked. This information is linked to your name and email address.

We use this information for campaign performance analytics (open rates, click rates, conversions), audience segmentation, managing subscriber lists, reporting dashboards, A/B testing optimisation and content personalisation.

We retain this data for as long as you remain subscribed to our mailing list. If you unsubscribe all information related to your email will be deleted however we will retain limited information to ensure we respect your opt-out preferences.

For further information on how Mailchimp handles your personal information see [Mailchimp Data Security and Privacy | Mailchimp](#).

We also use social networking service LinkedIn to communicate about our work. For further information on how LinkedIn handles your personal information see [LinkedIn Privacy Policy](#)

6. Website or web services use

We may collect personal information when you visit Centrix' website (including where you are a Subscriber or customer using our web services).

Google LLC

We use web analytics services, advertising services and YouTube owned and operated by Google LLC to help us understand how visitors interact with Centrix website and measure the effectiveness of our advertising campaigns. Goggle processes and aggregates data it collects and we view reports in our Google Analytics dashboard.

[Google Analytics](#) collects information through cookies and other tracking technologies embedded in Centrix website. These tracking technologies send information to Google servers. The information Google may automatically collect includes your IP address, device type (desktop/mobile), browser type and version, OS, geography (derived from IP), page visits and time spent on pages, referring website or source, date and time of visit, interaction clicks. This information is generally aggregated and does not directly identify individual users. Centrix uses the information for website analysis and audience building. We do not use this information for remarketing purposes. We hold this information for 14 months. Goggle may hold the information for longer (see Google policies below).

Google Ads promote our services and products. When you click on a Centrix ad displayed by Google, the information collected is similar to the information collected with Google Analytics and Google may also collect campaign attribution and ad click data. If you are signed into a Google account at the time, Google may link this information to the Google account (such as your name and email address) however this personal information is not provided to us. Centrix uses Google Ads for audience targeting, measuring ad performance and conversion and improving our advertising strategy and marketing effectiveness. We do not use this information for remarketing purposes. Centrix holds the conversion window information for 30-90 days. Google may hold the information for longer (see Google policies below).

If you view a YouTube video on our website, via embedded video tracking and analytics, Google may automatically collect your IP address, device type, browser type, operating system, geography (derived from IP), watch behaviour (views, watch time, playback interactions), referral URL, video engagement (clicks, pauses, shares), and cookie identifiers (including YouTube and Google cookies). If you are signed into a Google account at the time, Google may link this information to the Google account (such as your name and email address) however this personal information is not provided to us. Centrix uses the aggregated data for measuring video views and engagement, improving video performance insights, and audience analytics. The Google policies set out how long Google holds the information for.

Google Policies

Please see Google policies for more information on Google Analytics and Google Ads and how Google handles the information collected. [Privacy Policy – Privacy & Terms – Google](#)

Other cookies

Please see our Cookie notice for information on collection of personal information from our cookies or tracking technologies on Centrix' website.

Opt out of cookies and tracking technologies

If you do not want third parties collecting information by tracking technologies when using our website, you can:

- adjust your browser setting to block or delete the tracking technologies;
- for Google, optout of Google Analytics (search *Google Analytics Opt-out Browser Add-on* on Google's official site).
- learn more about cookies and how you can manage them in your web browser at www.allaboutcookies.org and www.aboutcookies.org

D. OTHER MATTERS

1. Data security

Centrix takes reasonable steps to protect all the personal information its holds against loss, unauthorised access, use, modification or disclosure and any other misuse. Centrix is ISO27001 certified and we adhere to industry standards around data and privacy protection.

Centrix holds your personal information digitally in cloud based services provided by third parties including Amazon Web Services (data centres based in Auckland and Sydney, Australia) and Microsoft Azure (data centres based in Australia).

Access to your personal Information is only provided to staff who need to have access to perform their role. In limited circumstances, third party providers who provide services to Centrix may have access to your personal information if it is necessary to carry out the services. We have in place strict contractual obligations on our third party service providers to comply with all privacy laws and only access the information where necessary to provide the services and have clear use and retention policies.

2. Retention

Except as otherwise set out in this Privacy Statement, we will retain your personal information for no longer than necessary for the purposes in which it is collected.

3. Rights of access and correction

Details of how you can get a copy of your Centrix credit file, or request correction to your Centrix credit see section A4 and A5 above.

You also have rights of access to and correction of all other personal information that we hold about you. If you wish to exercise these rights, please email helpdesk@centrix.co.nz.

We will process your request as soon as possible, and no later than 20 working days after we receive it unless we need additional time where we will contact you to advise you of that.

Last Updated

This Privacy Statement was last updated in March 2026.