

# Privacy Statement

TC Financial Planning Ltd (TCFP) values your trust in us to protect, use, and share your personal information for the services you request. This Privacy Statement explains what information we collect, how we use it, who we share it with and how we store it safely. It also includes how you access your information and how to complain if you want to.

## What information do we collect?

When we engage in the services you request, we collect your information directly and indirectly.

### Information collected from you directly

- Personal information: Name, phone numbers, email address, identification, and employment.
- Financial information: Assets and liabilities, income and expenses, personal insurance policies, investment products and estate arrangements.

Depending on the services you request, we may collect all of the information above for a comprehensive financial plan. We may collect some of the above information, for example, when you ask to enrol in KiwiSaver, we do not collect your insurance information.

### Information collected from third parties indirectly

- Insurance companies: Policy details like product type, sum insured/benefit, premium, excess, etc.
- Fund managers: Investment details like fund/portfolio, balance, tax rate, contribution, etc.
- Financial advisers: Insurance, investment or mortgage details
- Lawyers: Estate arrangement
- Accountant: GST, income tax, etc.

After you become a client (or clients), we collect information about you from other parties, with your consent or when permitted by New Zealand law. This is for the ongoing services (for example, annual reviews) or additional services you request.

For example, when a life policy is due for a review, we receive the renewal letter from your insurance company. We discuss the policy to determine whether you need to keep it, cancel it, or adjust the sum insured.

If you do not have the information we require, or you have incomplete or inaccurate information, we may contact the above third parties with your consent.

## How do we use your information?

We use your information for the financial advice services we provide you, including:

- Determining your needs: For example, the sum insured for a life insurance policy is calculated based on your income, expenses, lump-sum needs, and the current realised assets.
- Providing recommendations to achieve your goals: For example, you are joining KiwiSaver and need advice on the fund that is suitable for your goal, timeframe and risk tolerance.
- Ongoing monitoring: The annual (or at request) reviews are conducted to ensure your circumstances remain consistent with the financial products you have. Both your past and current information (personal and financial) are needed for our recommendations.

## Who do we share your information with?

TCFP may disclose your information to relevant third parties to provide our services to your insurance and investment needs and to meet our regulatory and legal obligations. These parties include:

- Financial product providers (insurance companies, fund managers, and the investment platform provider, FNZ).
- Financial advisers that we refer to you.
- Regulator: the Financial Market Authority.
- Our external dispute resolution provider: the Insurance and Financial Services Ombudsman (IFSO).

## What happens if you do not provide your information?

If you do not provide your information when requested, we may not be able to provide your financial services.

## How do we store your information safely?

TCFP makes an effort to protect your information from loss, unauthorised access, use, modification, disclosure, or other misuse. We have the following measures in place:

- Storage of clients' information in OneDrive (cloud-based) and the portable hard drive (locked securely).
- Strong passwords are set quarterly.
- A security measure provided by the IT service provider – Belton

- Internal policies on privacy and security are in place.

## How do you access your information?

You have the right to ask for a copy of your information, including information we collect from third parties. You also have the right to correct the information we hold.

You can access your information by emailing [tina@tcfinance.nz](mailto:tina@tcfinance.nz). We will respond and provide the information you requested within 10 working days.

## Privacy complaints

If you feel we have not met your expectations, we encourage you to send us your complaints in writing. We will manage to sort it out internally within ten working days.

If you are not satisfied with the resolution, you may contact the [Privacy Commissioner](#).

## How to contact us?

For any queries about our privacy policies, please contact us at [tina@tcfinance.nz](mailto:tina@tcfinance.nz), +64 21 882 778.