

AUB Group NZ Limited Privacy Statement



AUB Group NZ Limited (Business Number 9429041503935) (referred to below as AUB NZ, we, our, us) is committed to protecting your privacy.

This Privacy Statement explains how AUB NZ (we, us, our) collects, stores, uses, and shares your personal information.

This Privacy Statement applies to AUBNZ our subsidiaries and to as well as our clients or prospective clients, employees, third party suppliers, job applicants, insurers, intermediaries, contractors, suppliers, and other individuals whose personal information we may collect in the course of our business.

By engaging with us for either AUB NZ services or when we negotiate services, managing relationships on behalf of our shareholders, our subsidiaries and other affiliated companies, applying for employment, or receive services from us, you acknowledge and consent to the collection, storage, use, and sharing of your personal information in accordance with this Privacy Statement.

Our contact details are set out at the end of this Privacy Statement.

What Information and do we collect it?

Personal Information is information or opinion about an individual, or an individual who is reasonably identifiable.

We will collect and hold personal information that you provide, or that you authorise us to obtain from other sources, in accordance with the Privacy Act 2020. Personal information includes, but is not limited to:

- **Contact information:** includes your name, phone number, email address, date of birth and your address;
- **Transaction information:** includes details about payments to and from you, and other details of products and services you have purchased from our group;
- **Employment or business information:** including information about your employment (or prospective employment), occupation or business activities, to assess commercial or group insurance needs and manage employer-sponsored policies
- **Shareholder information:** includes your tax file number, inland revenue number, shareholding details and voting history;
- **Credit information:** includes information about your credit providers and credit defaults;
- **Payment information:** includes credit card information and billing addresses;
- **Technical information:** includes username and passwords, internet protocol (IP) address, your login data, browser type, time zone setting and location, third party access tokens and other technology on the devices you use to access the Website;
- **Usage information:** includes information about how you use the Website;
- **Marketing information:** includes your preferences in receiving marketing communications from us; and any other Personal Information that you provide to us either directly or indirectly when using the Website, or when interacting with our subsidiaries or other affiliated companies.

We also collect personal information about you indirectly (that is, from sources other than you). For example, we may collect your personal information from:



- insurers, including information relating to insurance policies, such as gross written premium, policy details, and associated personal information, for the purpose of managing relationships and services on the group.
- another insured if they arrange an insurance policy which also covers you;
- our subsidiaries and other affiliated companies;
- referrals;
- your previous insurers or insurance intermediaries;
- witnesses in relation to claims;
- health care workers;
- publicly available sources;
- premium funders; and
- people with whom we enter into business alliances.

Why do we collect your personal information?

We will only collect your personal information only where it is reasonably necessary to operate our business, provide insurance and risk-related services to our group, manage and maintain our relationship with you, or where required or permitted by law.

We may collect, use, and disclose your personal information for the following purposes:

- to establish your identity and provide you with the products and services you have requested;
- communicating with you, including by email, mail or telephone to manage our relationship with you;
- to provide and assist our subsidiaries and affiliates with the provision of insurance broking services, insurance intermediary services, funding services, claims management services and risk management and other consulting services;
- to assess the performance of the Website and to improve the services we provide;
- to deliver targeted content based on user profiling and location;
- to process and respond to a complaint or request you may make;
- to contact you in relation to our services, particularly if we believe there are any products or services or any information we believe you might be interested in (however in doing so we will comply with all applicable laws regarding the provision of unsolicited messages);
- if you have given consent for AUB NZ's use of the Personal Information for one or more other specific purposes;
- it is necessary for the performance of a contract to which you are party;
- to manage your shareholding;
- Complying with legal and regulatory requirements
- Helping us improve our services and resolve any problems
- Complying with legal and regulatory requirements
- Training our staff and for quality assurance purposes
- Internal reporting, budgeting, and business analysis
- Managing complaints and potential claims against our group business's
- Preventing fraud and verifying information
- For employment purposes (including prospective employment) and to comply with internal employment policies
- For other specified purposes we notify you of, or which you authorise.
- for the provision of services or the administration of our business and the business of our subsidiaries and other affiliated companies (including fulfilling and exercising our obligations and rights, exercising or defending legal claims and managing the relationship with you); or



- where it is necessary to meet our obligations at law, for example:
 - for conducting identity checks required by the anti-money laundering and counter-terrorism financing laws; and
 - for the inclusion of information about your shareholding in our share register as required under the Companies Act 1993.

What if you do not provide personal information to us?

It is not compulsory for you to provide us with your personal information. However, if you choose not to provide some or all of the information we request, we may be unable to provide you with appropriate services, or continue our relationship with you.

If you do not provide us with the Personal Information we need, some or all of the following may occur:

- we or any involved third parties may not be able to provide appropriate services or products;
- you may not be able to use the Website and certain applications;
- we may not be able to provide you with targeted content and relevant information; and
- we may not be able to accept any offer by you to purchase shares in AUB NZ.

Who do we collect your personal information from and provide it to?

We do not sell, trade, or rent your personal information to others.

In the course of our dealings with you, we may need to collect your personal information from and provide your personal information to, third parties located in and outside of New Zealand. Specifically, we may disclose your personal information if it is in connection with the purposes set out in this Privacy Statement, it is required or authorised by you or a third party on your behalf or it is required or authorised by law or regulation.

We may exchange information with these parties at any stage of our relationship with you. This may include during pre-placement and quotation, placement and binding, policy administration, claims handling, and renewal or variation of your insurance.

We may disclose Personal Information to our subsidiaries and other affiliated companies, as well as various third parties which may include:

- technology partners and service providers in connection with services that these parties perform for us;
- our clients (where information has been provided to us by someone other than our client);
- our lawyers, accountants and professional advisors;
- other third party service providers, such as third party branding service providers;
- service firms where AUB NZ is the holding company, and those related companies are operating under different brands and certain adjacent businesses (together as members of the AUB Group);
- our agents, contractors or our subsidiaries and other affiliated companies (and their agents and others they rely on to provide their services);
- insurers, reinsurers, premium funders, other insurance intermediaries, insurance reference bureaus, loss adjusters or assessors, medical service providers and credit agencies;
- entities established to help us identify illegal activity and prevent fraud;
- entities which operate our share registry;
- entities that assist or conduct mail delivery services on our behalf;
- to law enforcement authorities where we are required to do so by law or pursuant to a legal process;
- debt collection or recovery companies; or



- to any entity in the event that we sell or transfer (or propose to sell or transfer) all or a portion of our shares, business or assets. Should such a sale or transfer occur, we will use reasonable efforts to require that the transferee uses the Personal Information you have provided to us in a manner that is consistent with this Privacy Statement
- AUB Group (our parent company), for internal reporting, compliance, IT support, business operations, and to support the services we provide to you.

Given the number of insurers and other third parties with whom we routinely exchange personal information, it is not practicable to list each one individually. However, a list of these parties, including their names, contact details and specific locations, is available on request. Please contact us using the details at the end of this Privacy Statement if you would like this information.

The third parties listed above may also collect your personal information indirectly from us, or from each other and may disclose your personal information to their own reinsurers, service providers, professional advisers, sub-contractors or other parties where necessary to provide services in connection with our relationship with you. By providing your personal information to us, you acknowledge that these third parties may collect your personal information indirectly (from us or from each other) and that this Privacy Statement serves as notification of that collection.

We may also use and disclose your personal information for a secondary purpose related to a purpose for which we collect it, where you would reasonably expect us to do so. For example, we may disclose your personal information to third party service providers so that they can provide certain contracted services to us, such as funding, information technology support or programming, hosting services, telephone services, mailing or sending of documents to you digitally or otherwise.

Overseas disclosures

Some of the third parties with whom we share your personal information are located outside New Zealand. These overseas recipients may be located in Australia, the United Kingdom, the United States, Asia, Europe, or other jurisdictions where our insurance partners and service providers operate.

We take reasonable steps to ensure that overseas recipients of your personal information are subject to comparable privacy safeguards before disclosing your information. This may include entering into contractual arrangements that require the recipient to protect your information in accordance with standards comparable to New Zealand privacy law.

Where we cannot establish that an overseas recipient is subject to comparable privacy safeguards through their local laws or contractual arrangements, we will seek your authorisation before disclosing your information to them. You should be aware that these recipients may not be required to protect your personal information to the same standard as New Zealand law requires, and you may not have the same rights or remedies available to you as you would under New Zealand law.

You have the right to decline authorisation to the disclosure of your personal information to overseas recipients who are not subject to comparable privacy safeguards. If you wish to decline or discuss this, please contact us using the contact details provided below. However, if you do not provide such authorisation, we may be unable to provide you with certain products or services that require involvement of overseas insurers, underwriters, or service providers.

How do we store your personal information?

We generally hold Personal Information in electronic format, which we store either within our own internal systems and applications or using third party data processors and data storage providers.

We may otherwise hold your Personal Information in hard copy form which is stored in our offices. We discuss the security of your Personal Information below.



We have put in place a range of electronic security and access measures to prevent your personal information from being accidentally lost, used, or accessed in an unauthorised way, altered, or disclosed. We limit access to your personal information to our employees and contractors who need it for legitimate business purposes.

Should we suffer a data breach that is likely to cause you serious harm, we will advise you as soon as practicable and report the breach to the Privacy Commissioner.

Our retention of your personal information

The length of time we keep your personal information depends on what it is and whether we have an ongoing business need to retain it. We will retain your personal information for as long as we have a relationship with you and for a period of time afterwards where we have an ongoing business need to retain it, in accordance with our internal retention policies and applicable legal requirements. Following that period, we will make sure it is deleted or anonymised.

How can you access or update your personal information?

You have rights under the Privacy Act 2020 to access, update, and correct your personal information held by us or by any of the third parties identified in this Privacy Statement. To access or correct your personal information held by us, please contact us using the details below or by contacting us. To access or correct information held by other parties, please contact them directly – we are happy to provide you with their contact details where available.

Upon receipt of your written request and enough information to allow us to identify you, we will provide you with the personal information we hold about you. We will also correct, amend, or delete any personal information that we agree is inaccurate.

Updates to our Privacy Statement

We may make changes to this Privacy Statement from time to time, and it is important that you review it regularly. Any change to this Privacy Statement will become effective when we publish the revised Privacy Statement on our website.

Tell us what you think

We welcome your questions and comments about privacy. If you have any questions about this Privacy Statement or how we handle your personal information, please contact us at:

AUB Group NZ Limited
Level 12
66 Wyndham Street
Auckland 1010
New Zealand
Phone +64 22 346 7929
Email info@aubgroup.co.nz

If you have any concerns or complaints about how we have handled your personal information, you can raise these via our internal complaints process by contacting aubnzcompliance@aubgroup.co.nz

If you are not satisfied with our response, you have the right to complain to the Office of the Privacy Commissioner. You can find information about how to make a complaint at <https://www.privacy.org.nz/your-rights/making-a-complaint/>.

Policy version

This Privacy Statement was last updated on **1 May 2026**.