
RZ FINANCE LTD

rentzone.co.nz | Rent to Buy Finance

Privacy Policy

Customer Information & Data Handling

Version	1.0
Effective Date	1 July 2025
Review Date	1 July 2026
Approved By	Board of Directors, RZ Finance Ltd
Regulator	Department of Internal Affairs (AML/CFT Supervisor)
Legislation	AML/CFT Act 2009 CCCFA 2003 Privacy Act 2020

1. Introduction

RZ Finance Ltd ("we", "us", "our") is committed to protecting the privacy of our customers and complying with the Privacy Act 2020 and the Privacy Principles contained therein.

This Privacy Policy explains how we collect, use, store, and disclose personal information in connection with our rent-to-buy finance services. It applies to all customers, prospective customers, and visitors to our website at www.rentzone.co.nz.

2. What Personal Information We Collect

We collect personal information that is necessary for us to provide our finance services, comply with our legal obligations, and manage our business. This includes:

Identity and Contact Information

- Full legal name, date of birth, and gender
- Current and previous residential addresses
- Phone numbers and email addresses
- Government-issued identification documents (passport, driver licence)

Financial Information

- Income details, employment information, and employer contact details
- Bank account details and transaction history
- Existing debts, liabilities, and credit history
- Details of assets and financial position

Agreement and Transaction Information

- Details of your rent-to-buy finance arrangement
- Payment history and account activity
- Correspondence and communications with us

AML/CFT Compliance Information

- Identity verification records required under the AML/CFT Act 2009
 - Source of funds information where required
-

3. How We Collect Personal Information

We collect personal information:

- Directly from you when you apply for or enquire about our products
- From identity verification documents you provide
- From third-party credit reporting agencies (with your consent or as permitted by law)
- From your bank or financial institution (with your authorisation)
- From our website and digital channels
- From public records and registers

4. How We Use Your Personal Information

We use your personal information to:

- Assess your application for a rent-to-buy finance arrangement
- Manage your account and process your payments
- Comply with our legal obligations under the AML/CFT Act 2009, CCCFA 2003, and other applicable laws
- Verify your identity and conduct customer due diligence
- Assess affordability and suitability as required by the Responsible Lending Code
- Communicate with you about your account and our services
- Detect, prevent, and investigate fraud and financial crime
- Manage complaints and disputes
- Improve our services and business operations

5. Sharing Your Personal Information

We may disclose your personal information to:

- The New Zealand Police Financial Intelligence Unit (FIU) — as required by the AML/CFT Act
- The Department of Internal Affairs — as our AML/CFT supervisor
- The Commerce Commission or Financial Markets Authority — as our CCCFA regulator
- Credit reporting agencies — with your consent or where permitted by law
- Our approved financial dispute resolution scheme — in connection with complaints
- Our legal, accounting, and compliance advisers — on a confidential basis
- Law enforcement agencies — where required by law or court order

We will not sell or rent your personal information to third parties for marketing purposes.

6. Storing and Securing Your Personal Information

Your personal information is stored securely in New Zealand. We take reasonable steps to protect it from unauthorised access, use, modification, or disclosure, including:

- Secure electronic storage with access controls
- Physical security for paper records
- Staff training on privacy obligations
- Confidentiality obligations for all staff and contractors

AML/CFT records are retained for a minimum of five (5) years after the business relationship ends. Credit contract records are retained for a minimum of seven (7) years.

7. Accessing and Correcting Your Information

Under the Privacy Act 2020, you have the right to:

- Request access to the personal information we hold about you
- Request correction of any personal information that is inaccurate, out of date, incomplete, or misleading

To make an access or correction request, please contact our Privacy Officer at:

Privacy Officer	RZ Finance Ltd
------------------------	----------------

Email	admin@rzfinance.co.nz
--------------	-----------------------

Postal Address	250B Sutton Rd, RD4 Drury, Auckland 2584
-----------------------	--

We will respond to your request within twenty (20) working days. In some circumstances, access may be refused on grounds permitted under the Privacy Act 2020.

8. Privacy Complaints

If you believe we have interfered with your privacy, please contact our Privacy Officer in the first instance. We will acknowledge your complaint within five (5) working days and endeavour to resolve it promptly.

If you are not satisfied with our response, you may contact the Office of the Privacy Commissioner:

- Website: www.privacy.org.nz
 - Phone: 0800 803 909
-

9. Cookies and Website

Our website at www.rentzone.co.nz may use cookies and similar technologies to improve your browsing experience. You can manage cookie preferences through your browser settings.

10. Changes to this Policy

We may update this Privacy Policy from time to time. The current version will always be available on our website. We will notify customers of any material changes.