



SBS Verify Privacy Statement

Effective 26 June 2024

Important

- Southland Building Society operates under the brand "SBS Bank". The name of the registered bank is Southland Building Society (referred to as "**us**", "**we**", or "**our**").
- This privacy statement (which can be amended or replaced from time to time) applies to your use of SBS Bank's ID verification web application called SBS Verify.
- By using the SBS Verify, you agree that you (and anyone else using the SBS Verify) will comply with this privacy statement.
- Please read this document carefully. We are happy to explain anything to you that is not clear

1. OUR PRIVACY STATEMENT

- 1.1 As a registered bank, we know how important it is to keep your information safe and secure. This privacy statement describes the type of information that we will collect about you through SBS Verify, how we will handle your information and who we will or may share your information with. All personal information (including your biometric data) is obtained in accordance with the Privacy Act 2020.
- 1.2 By using SBS Verify, you confirm that you are authorised to provide us with the personal details and any supporting documents you provide to us through SBS Verify

2. WHAT PERSONAL INFORMATION WILL WE COLLECT?

- 2.1 By using SBS Verify, you agree that we may:
 - collect, store, and retain your personal information in accordance with the Privacy Statement in the General Terms and Conditions including the following personal information:
 - a copy of any document you upload to SBS Verify (for example, your New Zealand Driver's Licence, New Zealand Passport or Australian Passport) and any personal information contained in those documents;
 - any personal information you insert in SBS Verify; and
 - details of your activity within SBS Verify.
 - collect, store and retain your personal information for the purposes set out in the Privacy Statement in the General Terms and Conditions, including verifying your identity and residential address in accordance with the Anti-Money Laundering and Countering Finance of Terrorism Act 2009.
- 2.2 We may also need to re-verify your identity and residential address from time to time by resubmitting and sharing your personal information as set out below.

3. WHO WILL WE SHARE YOUR PERSONAL INFORMATION WITH?

- 3.1 SBS Verify is an electronic verification platform, provided by Daon (Australia) Pty Ltd ("**Daon**"), that SBS uses to verify your identity and your residential address online. To complete your ID verification, SBS Verify uses Daon's electronic verification platform to match your personal details against records held by the New Zealand or Australian Government and select independent third party agencies ("**Third Party Agencies**").
- 3.2 By using SBS Verify, you acknowledge that we will (or may) disclose your personal information to:
- Daon
 - Datazoo Limited
 - Third Party Agencies, including (without limitation):
 - Waka Kotahi NZ Transport Agency;
 - New Zealand Ministry of Business Innovation and Employment;
 - Land Information New Zealand;
 - Centrix credit information bureau
 - NZ utility companies
 - New Zealand Department of Internal Affairs
 - Australian Document Verification Service; and
 - any service providers who assist us to operate SBS Verify (including developing, hosting or maintaining the Web App or providing customer support, marketing assistance or analytical services).
- 3.3 You also authorise us to disclose your personal information (including the results of your ID Verification) to our subsidiaries, where you apply for, or have, a product or service with them to assist them to complete ID Verification on you and comply with their legal obligations, including our obligations under the Anti-Money Laundering and Countering Finance of Terrorism Act 2009
- 3.4 You also agree to Third Party Agencies disclosing your personal information to Daon and us to confirm the results of your ID verification.
- 3.5 Your personal information will only be disclosed to Third Party Agencies to the extent necessary to carry out your ID Verification, where required by law, or as otherwise authorised by you.

4. HOW LONG WILL MY INFORMATION BE RETAINED FOR?

- 4.1 You acknowledge that your personal information provided through SBS Verify will be retained by us. We will hold your personal information in accordance with legal and audit requirements and take reasonable steps to protect your personal information from unauthorised access or disclosure.

5. WHAT ARE YOUR RIGHTS?

- 5.1 It is your decision whether you wish to provide your personal information to us via SBS Verify. If you do not consent to us collecting and disclosing your personal information using SBS Verify, you will need to contact us to use an alternative method to complete your ID verification. You can contact us to discuss the alternative ways to complete your ID verification by calling our Contact Centre on 0800 727 2265 or contacting one of our branches during business hours.

- 5.2 We are also happy to provide you with access to or correct any personal information that we hold about you. If you wish to access your personal information, or, if any of the personal information we have is incorrect, please call our Contact Centre on 0800 727 2265 or contact one of our branches during business hours.

6. ANALYTICS AND EXTERNAL PARTNERS

- 6.1 We may promote our products and services through SBS Verify. We may also use external advertising suppliers to promote our products and services through digital channels.
- 6.2 We may also use analytics services to measure the performance of SBS Verify. This provides us with statistics detailing daily activity on SBS Verify (such as the number of visitors to SBS Verify, the time of the day our customers access SBS Verify, the type of mobile device used to access SBS Verify and the number of page views). This information is anonymised and assists us to improve the experience for users of SBS Verify.

7. LINKS TO EXTERNAL WEBSITES

- 7.1 From time to time, SBS Verify may contain hyperlinks to other internet websites that are not owned or managed by us. We are not responsible for the content of these websites, their privacy policies or the personal information which such websites may collect about you. When you click the hyperlinks to other websites, you should read their own privacy policies.

8. CHANGES TO THIS PRIVACY STATEMENT

- 8.1 We may vary this privacy statement and any other terms and conditions applying to SBS Verify.
- 8.2 You will be given at least 14 days' notice of any variation to this privacy statement either by post, email, notice in our branches or notice on our website.
- 8.3 We are not obliged to give you advance notice if an immediate change to this privacy statement is deemed necessary for the security of SBS Verify.