

Privacy policy

The use of the Ready to Go Homes website is subject to our website terms and conditions. If there is any conflict between this Privacy Policy and the website terms and conditions, the website terms and conditions will prevail.

1 Collection of information

- (a) Information collected through our website may include personal information about you (including identifiers, as set out in section 2 below). For example, personal information may be:
- Provided by you through completing forms on our website;
 - Provided to us by you through any other method (such as by email and through discussions);
 - Collected by us through click tracking in relation to your use of our website, including the tracking of the content you access and any of our services you utilise or products you may purchase; and
 - Collected by us through log files or cookies (as set out in sections 3 and 4).
- (b) Failure to provide necessary personal information when requested may result in certain services not being available to you.
- (c) We may also collect aggregated information generated by our systems, which tracks traffic to our website but does not relate to you personally (see section 6 below).

2 Identifiers

Information about your computer and about your visits to and use of the website (such as your IP address, location, browser type, and user name) will be recorded when you log in to our website. We may use this information to identify you. We will treat this information as personal information.

We do not intend to collect personal data from children aged under 13. If you have reason to believe that a child under the age of 13 has provided personal data to us through our website and/or by using our services, contact us through the 'Contact details' section below.

3 Log files

We may use log files in order to enhance your experience on our website and to analyse trends. Log files gather information, such as which URL you just came from, which URL you visit next, what browser you are using and your IP address. We will use this information to analyse trends and to administer and operate our website.

Note: Users who log into our website also have their IP address recorded. An IP address can be used to identify a user, and we will treat this information as personal information.

4 Cookies

Our website uses temporary cookies to keep a session open after a user logs in. We may use the information we obtain from the cookies in the administration of our website and to improve the usability of our website. These cookies help us recognize previous visitors, and also identify the route history of users. We cannot identify any personal information stored in these cookies, nor can we gain access to any information stored on your hard drive. In addition, we cannot access information from cookies sent from other websites. Information collected will only be used as described above, and also to improve our website. Some browsers allow you to refuse to accept cookies but this may have a negative impact on the usability of our website.

5 Postings

The information that you post on our website, including your user, can be viewed by other users of our website. If you use the discussion forum on our website, be aware that any personally identifiable information you submit on the discussion forum can be viewed and used by other users of our website. We take no responsibility for any information submitted to the discussion forum. Further requirements in relation to postings are set out under the heading “communication tools” in our website terms and conditions.

6 Other information

We will have access to and may use other information, such as number of users, traffic patterns, and demand for the service, to monitor server and software performance as well as for our other internal purposes. We may also collect information about all system interaction with users while they are logged in. This information is owned by us and may be used to verify actions taken by a user or to better understand the behavior of users in order to improve our website.

7 Use of information

We (and our employees, officers, agents, contractors, and affiliates as defined below) may use the personal information you provide to:

- (a) To verify your identity for use of our website, to conduct address verification or credit checks for invoicing and billing purposes, and to enrich your profile and search ability;
- (b) To assist in providing better services to you by tailoring the services to meet your needs;
- (c) To provide you with further information about us or other websites or products or services offered by us or our related companies or which we consider may be of interest to you;
- (d) To carry out marketing, promotional and publicity activities (including direct marketing), market research, and surveys;
- (e) To keep our website relevant and of interest to users;
- (f) To show you advertising and information that is most relevant to you and your interests;

- (g) To assist in arrangements with other organisations (such as loyalty program partners) in relation to a product or service we make available to you;
- (h) To allow us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis; and systems development and testing, keeping our records up to date, being efficient about how we fulfil our legal and contractual duties);
- (i) To comply with legal and regulatory requirements;
- (j) To detect any fraud or crime, or money laundering and counter financing of terrorism in connection with any laws, rules or regulations in New Zealand or overseas for analysis in aggregate form (with identifiable characteristics removed so that you will remain anonymous); and
- (k) For any other purpose which is stated to you at the time of collection or that you otherwise authorise.

8 Information sharing and disclosure

- (a) We will not disclose personal information we collect from you through our website other than as set out in this privacy policy or as otherwise agreed with you;
- (b) We may disclose information about you, including your personal information, to our affiliates or related companies (which means any person or other entity which directly or indirectly controls, is controlled by or is under common control with us) for the purposes set out in the above paragraph;
- (c) We may disclose information about you, including your personal information, to our contractors and suppliers to enable them to provide services and products to us in relation to our website, including transaction processing services, hosting services and support services.
- (d) Information collected through our website that does not identify users (cleansed data) is owned by us and may be disclosed by us. We may share aggregated demographic information about our user base with our affiliates, partners, and advertisers.
- (e) At your request, we will share your personal data with your representative or any person acting on your behalf (for example, financial advisers, lawyers, attorneys, accountants, executors, administrators, trustees, or auditors).
- (f) We operate our business in New Zealand. We may need to share some of the personal information we collect about you with organisations both inside and outside of New Zealand. Sometimes we may need to ask you before this happens. We may also disclose your personal data if we determine in good faith that disclosure is reasonably necessary to protect our rights and pursue available remedies, enforce our terms and conditions, investigate fraud, or protect our operations or users.

9 Advertising and third-party links

Our website may contain links to a variety of advertising and third-party website sources. Some of these links may request or record information from users or use cookies or other methods to collect information from you. We have no control over the content or privacy policy practices of those sites and encourage our users to review the privacy policies of those sites before engaging in any activity with them.

10 Security of your personal information

We will take reasonable technical and organisational precautions to prevent the loss, misuse or unauthorised alteration of your personal information. However, due to the nature of email and the internet, we cannot guarantee the privacy or confidentiality of your personal information. We may store your information in cloud or other types of networked or electronic storage.

When you provide us with personal information, that information may be collected, stored, and processed on servers located outside of New Zealand. As electronic or networked storage can be accessed from various countries via an internet connection it is not always practicable to know in which country your information may be accessed or held.

Sensitive information, such as data entered during the registration process, is encrypted using SSL technology. Credit card payments are encrypted and processed using an external credit card payment processor and details are not stored by us.

11 Your Rights

Without limitation, you have the following rights:

- (a) The right to be provided full information about your personal data that we hold.
- (b) The right to require that we correct any incorrect information we hold about you.
- (c) The right to ask that we delete or destroy your personal data. Please note that certain conditions may apply to the exercise of this right.
- (d) The right to ask that we restrict the use of your personal data. Please note that certain conditions may apply to the exercise of this right.
- (e) The right to object to the use of your personal data by us. Please note that certain conditions may apply to the exercise of this right.
- (f) The right to receive your personal data in a structured and commonly used format. Please note that certain conditions may apply to the exercise of this right.

To exercise your rights, or if you require further information about how your personal data is used by us, you can contact us at: [*email address*].

You can also contact us if you have any questions or complaints about, or if you wish to restrict or object to how we collect, use, disclose, manage, or store your personal information. We will respond to your request, where required by law, within one (1) calendar month from the date your request is received. We will inform you if this timeframe is not achievable and extend this timeframe as permitted by applicable law.

We may charge a fee to cover the costs of meeting your request if your request is unfounded or excessive.

If we do not agree to provide you with access to, or to amend or erase, your personal information as requested or otherwise meet your requests, we will notify you accordingly. Where appropriate, we will provide you with the reason(s) for our decision and the mechanisms available to complain about the refusal. If the rejection relates to a request to change your personal information you may make a statement about the requested change and we will attach this to your record.

In some circumstances, and subject always to legal obligations to the contrary, we may not be in a position to grant access to your personal information or otherwise meet your requests with respect to your personal information.

We are required to keep your information for so long as is required for our business operations or by applicable laws.

12 Opting in and opting out

If our intended collection, use or disclosure of your personal information is outside the collection, use or disclosure set out in this privacy policy we will give you the option to opt out and not receive certain services or participate in certain interactive areas, or opt in.

You can also withdraw your consent where provided or object to the further data processing of your personal data under certain circumstances. If we refuse any request you make in relation to this right, we will write to you to explain why and how you can make a complaint about our decision. The withdrawal of your consent will not affect processing of your information that you had consented to.

13 Business transitions

If in the ownership of all or a portion of Ready to Go Homes Limited or our website changes, your user information may be transferred to the new owner so that the website can continue operations. In this event, your information will remain subject to this privacy policy.

14 Users outside New Zealand

The information we collect may be processed in and transferred between your location and New Zealand. New Zealand may not have equivalent data protection laws to those in force in your location.

15 Changes in privacy policy

We may occasionally make changes to our privacy policy, or alter website functionality. We encourage you to review the policy regularly for the latest information on our privacy practices.

16 Contact details

If you have any questions about our privacy policy, or any other matter (including a complaint), please feel free to contact us. You can reach us in one of the following ways:

Email:

Phone:

Post: