

Catalist Privacy Policy

Policy date: 21 November 2022

Introduction

Catalist Market Limited (we, us, our) complies with the New Zealand Privacy Act 2020 (the Act) when dealing with personal information. Personal information is information about an identifiable individual (a natural person).

This policy sets out how we will collect, use, disclose and protect your personal information. It applies to your use of our website and any other interaction you have with us.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, see www.privacy.org.nz.

Who do we collect your personal information from

We collect personal information about you from:

- You, when you provide that personal information to us, including via the website and any related service, through any registration or subscription process, through any contact with us (e.g. telephone call or email), or when you buy or use our services and products
- Third parties where you have authorised this or the information is publicly available

If possible, we will collect personal information from you directly.

How we use your personal information

We will use your personal information:

- To verify your identity
- To provide services and products to you
- To market our services and products to you and to let you know about opportunities to invest through Catalist, including contacting you electronically e.g. by email for this purpose unless you have opted out of such marketing
- To improve the services and products that we provide to you
- To undertake credit checks of you (if necessary)
- To bill you and to collect money that you owe us, including authorising and processing direct debit and credit card transactions (if applicable)
- To respond to communications from you, including any complaint
- To conduct research and statistical analysis (on an anonymised basis)
- To protect and/or enforce our legal rights and interests, including defending any claim
- For any other purpose authorised by you or the Act

Disclosing your personal information

In order to provide our services to you, or to use your personal information as described above, we may disclose your personal information to:

- Another company within our group
- Any business we use to support delivery of our services and products, including any person that hosts or maintains any underlying IT system or data centre that we use to provide the website or other services and products
- An issuer of financial products, or their associated entities and professional advisers, to the extent your personal information is recorded on the register of title for those financial products or they are otherwise required to collect your personal information pursuant to any law or regulation, including but not limited to the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 or the Foreign Account Tax Compliance Act (FATCA)
- An issuer of financial products where you have signed up for your Catalist account and provided your contact details through a page that is co-branded with the details of that issuer, so that it is clear you are accessing Catalist to manage investments in that business.
- An issuer of financial products where you have downloaded their 'Key documents' in the market section of our website, provided that only your name and email address will be shared in such circumstances and those issuers are required to agree to delete your contact details if you fail to respond to their first four emails to you.
- A credit reference agency or identity verification service for the purpose of credit checking or verifying your identity
- Other third parties (for anonymised statistical information)
- A person who can legally require us to supply your personal information (e.g. a regulatory authority)
- Any other person to the extent you have an obligation under the Act or another law to publicly disclose that information (e.g. where you own over 5% of a class of listed financial products)
- Any other person authorised by the Act or another law (e.g. a law enforcement agency)
- Any other person authorised by you

A business we use to support delivery of our services and products may be located outside New Zealand (for example we use secure servers based in Australia to ensure we can provide you with a resilient service). This may mean your personal information is held and processed outside New Zealand.

We use third party identity verification services to help us verify your identity based on the personal information you provide. By providing your personal information in our identity verification form, you confirm that you authorise Catalist to provide those personal details, and consent to your information being checked with the document issuer or official record holder, via those third-party systems for the purpose of confirming your identity.

Cookies and collecting statistical information

We may use cookies to gather data about trends in usage of our website. Cookies are text files placed on your computer, to collect standard internet log information and visitor behaviour information in an anonymous form. We use this information to help us improve usability of the website and to understand whether our marketing activities are working. Listed businesses may use information from cookies on their specific pages of the Catalist marketplace to understand whether their marketing activities are working. You may disable cookies by changing the settings on your browser, although this may mean that you cannot use all of the features of the website.

Data that may be collected includes:

- Your IP address
- The search terms you used on our website
- The pages you accessed on our website and the links you clicked on
- The date and time you visited our website
- The referring website (if any) from which you clicked to reach our website
- The device you used to access our website
- Your operating system (e.g., Windows 10, Mac OS X)
- The type of web browser you used to access this site (e.g., Internet Explorer, Google Chrome)
- Other things like your screen resolution and the language setting of your browser

We may from time to time use Facebook advertising, Facebook pixel re-marketing, and communications. This can provide us with anonymous data about your usage of our website, for example when you click on a Facebook ad and what pages you then visit. It can also be used by listed businesses in relation to their specific pages of the Catalist marketplace. This enables us, and listed businesses, to measure the effectiveness of our Facebook ads. The data collected is anonymous to us, i.e. we do not see the personal data of individual users. However, this data is stored and processed by Facebook. Facebook may link this information to your Facebook account and also use it for its own promotional purposes, in accordance with Facebook's Data Usage Policy <https://www.facebook.com/about/privacy/>. You can opt-out of Facebook's use of cookies and Facebook pixel re-marketing through settings on your Facebook Account.

Protecting your personal information

We will take reasonable steps to keep your personal information safe from loss, unauthorised activity, or other misuse. This includes policies around encryption of data, controls on who may access data and checks on anyone who might have access to your personal information.

Accessing and correcting your personal information

Subject to certain grounds for refusal set out in the Act, you have the right to access your readily retrievable personal information that we hold and to request a correction to your personal information. Before you exercise this right, we will need evidence to confirm that you are the individual to whom the personal information relates.

In respect of a request for correction, if we think the correction is reasonable and we are reasonably able to change the personal information, we will make the correction. If we do not make the correction, we will take reasonable steps to note on the personal information that you requested the correction.

If you want to exercise either of the above rights, email us at hello@catalist.co.nz. Your email should provide evidence of who you are and set out the details of your request (e.g. the personal information, or the correction, that you are requesting).

We may charge you our reasonable costs of providing to you copies of your personal information or correcting that information.

Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We suggest you review that site's privacy policy before you provide personal information.

Changes to this policy

We may change this policy by uploading a revised policy onto this page of our website. The change will apply from the date that we upload the revised policy. We may ask you to agree to the updated privacy policy to transact through your Catalist account.