

Privacy Policy

Properli

**This document sets out our
privacy commitment in respect
of personal information we hold
about you and what we do with
that information.**

1. Our Commitment to Protect your Privacy

At Properli, we value your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, store and disclose your data in accordance with the Privacy Act 2020 (or any successor legislation) and all other applicable New Zealand laws.

2. Who We Are

Properli is a trading name used by the following New Zealand entities:

- TRIPLE M GROUP LIMITED (NZBN: 9429041825877)
- PROPER REALTY LIMITED (NZBN: 9429052769184)
- PROPER DEV CONSULTING LIMITED (NZBN: 9429052827907)

Collectively referred to as “Properli”, “we”, “our”, or “us”.

TRIPLE M GROUP LIMITED is also a licensed Financial Advice provider under New Zealand law and the Financial Markets Authority.

We act as an intermediary between you and lenders, insurers, and other product providers (including referral partners) when providing financial advice and related services.

3. Scope of This Policy

This Privacy Policy applies to personal information collected when you:

- Engage with our licensed real estate agents to purchase or sell residential property
- Use our development advisory or project consulting services
- Receive mortgage and insurance advice through one of our advisers
- Receive personalised investment advice, including property investment services.

It also applies to visitors to our website and recipients of our communications or marketing materials. This includes the collection and use of sensitive personal information (such as health and medical information) where required for insurance advice, underwriting, and claims.

4. What Information We Collect

The personal information we collect depends on your engagement with us and may include:

- Full name, contact details, date of birth
- Proof of identity (passport, driver’s licence)
- Income, employment and banking information
- Investment or insurance history
- Health and medical information (including information required for insurance underwriting, policy management, and claims, which may include information obtained from medical professionals with your consent)
- Tax residency, IRD number, and AML/CFT documentation
- Communications, preferences and feedback
- Website usage information (via cookies and analytics tools)

We may also collect additional information relevant to the services you require.

5. How We Collect Your information

We collect your information through:

- Direct interactions with you (in person, via forms, calls or emails)
- Through authorised third parties (insurers, lenders, credit agencies) who may also collect your personal information from us where we act on your behalf (including lenders who receive your information via your adviser)
- From third parties such as medical professionals, insurers, or other providers where you have authorised this as part of an insurance application or claim
- Our website and digital platforms including social media
- Cookies, IP tracking and online analytics tools.
- From publicly available sources and government records
- Via digital tools, portals, or our digital forms (fact finds, risk profiling tools)
- Tools used by our Virtual Assistant in the mortgage divisions (see section 7)

6. Why We Collect Your Information

We only collect and use your personal information necessary to deliver our services and meet legal obligations. This includes to:

- Provide financial, real estate and development advice and related services
- Recommend suitable providers, including referring you to third-party providers (such as New Zealand Funds Management Limited (NZ Funds) where we believe their products or services may be of interest to you
- Manage relationships with clients
- Fulfil legal obligations (AML/CFT, REA, IRD & FMA compliance)
- Process applications with third-party providers including providing your personal information to lenders and product providers who will collect, hold, and use that information for assessing and managing your application and any resulting services
- Assess insurance risk, underwriting, policy management, and claims
- Maintain accurate records
- Communicate with you, including sending marketing material
- Conduct internal reviews, auditing and regulatory reporting
- Improve our website and service delivery
- Support development and real estate advisory work

6A. Information Shared with Lenders and Product Providers

When you engage us to provide financial advice or arrange lending or insurance, we may provide your personal information to lenders, insurers, and other product providers.

These organisations will collect your personal information from us (as your adviser). This means your information is being collected indirectly by those organisations.

They will hold, use, and disclose your personal information for purposes including:

- assessing your application
- administering any resulting products or services
- complying with legal and regulatory obligations

In the case of insurance, your personal information (including health and medical information) may also be shared with reinsurers and other entities involved in underwriting, risk assessment, and claims management. This information may also be obtained from third parties such as medical professionals where you have provided authorisation.

Each lender or product provider is an independent agency under the Privacy Act 2020. You can view a list of the lenders and product providers we work with, including links to their privacy policies, which are provided later in this document.

These privacy policies include details such as the organisation's contact information, how your information is collected and used, and how you can access or request correction of your information.

Marketing Communications

We may use your contact details to send you updates, offers, newsletters and other promotional content about products or services we believe may be of interest to you. These communications may be sent via email, SMS or phone.

You can opt out of receiving marketing messages at any time by contacting us or using the unsubscribe link in our emails.

7. Use of Virtual Assistant Technology

We may use a Virtual Assistant within our advise division to help manage client interactions, gather information, and assist in processing applications. Any data shared with or collected by our Virtual Assistants is handled securely and in accordance with this Privacy Policy.

8. Who We Share Your Information With

We may disclose your personal information to third parties. In some cases, these third parties (particularly lenders, insurers, and product providers) will collect your personal information from us where we act on your behalf. This means your information is being collected indirectly by those organisations.

- Product providers (including lenders, insurers, reinsurers, and investment platforms) who will collect, hold, use, and disclose your personal information for their own purposes, including assessing your application, administering products or services, and complying with their legal obligations
- Third parties involved in your applications or referrals
- New Zealand Funds Management Limited (NZ Funds), where we make a referral to them
- Medical professionals (where authorised)
- Claims assessors and related service providers
- AML/CFT and identity verification providers
- CRM and analytics tool providers
- Professional advisers, auditors and compliance consultants
- Our referral partners and intercompanies offering related services
- Government bodies or regulators (FMA, REA, IRD)
- Any other parties authorised by you or required by law

Each lender or product provider is an independent agency under the Privacy Act 2020 and is responsible for its own handling of your personal information. You can view a list of the lenders and product providers we work with, along with links to their privacy policies (which include details such as their contact information and how you can access or correct your information), can be found later in this document.

Where we refer you to NZ Funds, we may provide your personal information to them so they can contact you to discuss and offer their products or services. NZ Funds will collect, hold, use, and disclose your personal information in accordance with their Privacy Policy, which is available at www.nzfunds.co.nz.

You have the right to access and request correction of your personal information held by NZ Funds in accordance with their Privacy Policy.

We never sell or trade your personal information. We take reasonable steps to ensure any third parties we share data with meet privacy standards at least equal to our own. In the case of insurance products, your personal information may also be shared with additional parties involved in underwriting and claims processes.

9. Overseas Disclosure

Some personal information may be stored or processed by cloud-based platforms or third-party providers located outside New Zealand. These providers are subject to strict contractual obligations and privacy safeguards. This may include overseas insurers, reinsurers, or service providers involved in underwriting or claims processing.

10. Our Website

Cookies & IP Tracking

- When you visit our website, we may collect information such as:
- IP address, device type, browser version
- Pages visited, time spent, click activity
- Search terms and referring websites

We use cookies and analytics tools to improve site performance and personalise your experience. Cookies may be linked to personally identifiable data if you submit information on our site (newsletter sign up). You can manage cookie settings through your browser.

Third-Party Links & Advertising

Our website may contain links to third-party websites or advertisements. We are not responsible for their content or privacy practices. You should review their policies independently. Our online advertising partners may use cookies or web tracking to deliver interest-based ads.

11. Do You Have to Provide Personal Information?

Providing your personal information is generally voluntary. However, if you choose not to share required information, we may be unable to:

- Provide certain services
- Submit applications to insurers or lenders, or enable insurers to assess claims or underwriting requirements
- Comply with legal obligations

You may use our website anonymously, but we won't be able to contact or assist you unless personal information is provided.

12. How We Store and Protect Your Information

Your data is securely stored in encrypted, cloud-based systems with:

- Password-protected access and role-based permissions
- Internal privacy and cybersecurity protocols
- Regular data reviews and staff training

We retain financial advice records for at least seven years after the service ends, as required by law. After this period, your data is securely deleted or anonymised.

13. Your Rights

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

- Access personal information we hold about you
- Request corrections to inaccurate or outdated information
- Contact relevant lenders, insurers, or other product providers directly to access or correct personal information they hold.
- Withdraw your consent to marketing communications
- Request deletion of your data (subject to legal retention obligations)
- Lodge a complaint if you believe your privacy has been breached

To exercise this right, please contact:

Jess Wahlstrom - Privacy Officer
privacy@properli.co.nz

14. Changes to This Policy

We may update this Privacy Policy from time to time. The latest version will always be available on our website, with an updated "Last Updated" date at the top.

15. Contact Us

If you have any questions about this Privacy Policy or wish to make a request, please contact:

Privacy Officer
Email: privacy@properli.co.nz
Phone: 09 361 0050
Address: 2 Princes Street, Auckland, 1010
Website: www.properli.co.nz

Lender Privacy Policies

Purpose

We understand how important your privacy is. Protecting your personal information and being transparent about how it is handled is a core part of our relationship with you.

When we provide financial advice and submit applications on your behalf, your personal information may be shared with lenders and product providers. These organisations will collect, hold, and use your personal information in accordance with their own privacy policies.

This page provides links to the privacy policies of the lenders and product providers we work with, so you can understand how your information will be handled by them.

Lender	Privacy Policy URL
AIA Go Home Loan	https://www.aia.co.nz/en/index/privacy-statement.html
ANZ	https://www.anz.co.nz/about-us/privacy/
ASB	https://www.asb.co.nz/legal/privacy.html
Avanti Finance (Personal & Property)	https://www.avantifinance.app/privacy-policy
Bank of China	https://www.bankofchina.com/nz/en/aboutus/ab3/202012/t20201201_18712953.html
Basecorp Finance	(Privacy policy provided on application, where applicable)
BNZ	https://www.bnz.co.nz/about-us/governance/privacy-policy
CFML	https://www.conradfundsmanagement.co.nz/disclaimer/
China Construction Bank	https://nz.ccb.com/lng/newzealand/cn/tszl/719330.shtml
Cressida Capital	https://cressida.co.nz/privacy/
DBR	(Privacy policy provided on application, where applicable)
Finbase	https://www.finbase.nz/privacy-policy
First Mortgage Trust	https://fmt.co.nz/privacy-statement/
Funding Partners	(Privacy policy provided on application, where applicable)
GEM By Latitude	https://www.gemfinance.co.nz/privacy/
General Finance	https://generalfinance.co.nz/privacy-policy/
Heartland Bank	https://www.heartland.co.nz/privacy-statement

Industrial and Commercial Bank of China NZ	https://v.icbc.com.cn/userfiles/resources/icbc/haiwai/newzealand/download/2025/icbc_privacy_policy_01_sep_2025.pdf
KiwiBank	https://www.kiwibank.co.nz/about-us/governance/legal-documents-and-information/privacy-policy/
Liberty Financial	https://www.libfin.co.nz/disclosures/privacy-policy
Odin	(Privacy policy provided on application, where applicable)
Pallas Capital	https://pallascapital.co.nz/privacy-policy/
Pepper Money	https://www.peppermoney.co.nz/privacy-policy
Prospa	https://www.prospa.co.nz/privacy-policy
SBS	https://www.sbsbank.co.nz/sbs-privacy
Southern Cross Partners	https://www.southerncrosspartners.co.nz/about-us/privacy-and-legal-policies/
The Co-operative Bank	https://www.co-operativebank.co.nz/terms-and-conditions/privacy-statement
Tower Insurance	https://www.tower.co.nz/terms-and-conditions/general-terms-and-conditions/general-ts-and-cs/
TSB	https://www.tsb.co.nz/privacy-notice
Unity Credit Union (Home & Personal)	https://unitymoney.co.nz/about-us/legal-ts-and-cs/privacy-statement/
Westpac	https://www.westpac.co.nz/about-us/legal-information-privacy/privacy-policy/
Xceda Finance	https://www.xceda.co.nz/important-information/privacy-policy/
Other lenders (where applicable)	

Note: Some lenders may provide their privacy policy directly as part of the application process where a public link is not available.

Insurer Privacy Policies

This page provides links to the privacy policies of the insurers and product providers we work with, so you can understand how your information will be handled by them.

AIA	https://www.aia.co.nz/en/index/privacy-statement.html
AON Stylecover	https://www.aon.co.nz/About-Aon/Aon-Privacy-Policy
Chubb Insurance New Zealand Limited	https://www.chubb.com/nz-en/footer/privacy.html
Fidelity Life	https://www.fidelitylife.co.nz/corporate/privacy-statement/
Initio Limited	https://initio.co.nz/privacy_policy/
NIB	https://www.nib.com.au/legal/privacy-policy
Partners Life	https://www.partnerslife.co.nz/privacy_policy/