

Privacy Policy

Last updated: 7/7/2026

1. About us

Wealth Insights Securities Limited (NZBN: 9429050295623) ("we", "our", "us") is registered as a Financial Service Provider in New Zealand under the Financial Service Providers (Registration and Dispute Resolution) Act 2022 (No. FSP1003463).

2. This Policy

We are committed to respecting your privacy. Our Privacy Policy sets out how we collect, use, store, share and disclose your personal information.

If you have any questions about this document please email us at support@wealthinsights.nz.

By providing personal information to us, you consent to our collection, use and disclosure of your personal information in accordance with this Privacy Policy and any other arrangements that apply between us. If you decline to consent to the collection, use and disclosure of your personal information in accordance with this Privacy Policy, you understand that we may not be able to provide our services to you and you should contact us at support@wealthinsights.nz.

We may change our Privacy Policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

We comply with the New Zealand Privacy Act 2020 when dealing with your personal information. This policy does not limit or exclude any of your rights under that Act. If you wish to seek further information on the Act, see <https://privacy.org.nz/>.

Personal information includes information or an opinion about an individual that is reasonably identifiable. For example, this may include your name, age, gender, postcode and contact details. It may also include financial information, including your credit card information.

3. What personal information do we collect?

We may collect the following types of personal information:

- Name;
- Mailing or street address;
- Email address;
- Telephone number and other contact details;
- Age or date of birth;
- Credit card information;
- Bank account details;
- Details or images of your government issued identification, such as your passport, drivers licence, or other forms of ID or reference numbers relating to you, such as your IRD.
- Your device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, ad data, IP address and standard web log information;
- Details of the products and services we have provided to you or that you have enquired about, including any additional information necessary to deliver those products and services and respond to your enquiries;
- Any additional information relating to you that you provide to us directly through our website or app or indirectly through your use of our website or app or online presence or through other websites or accounts from which you permit us to collect information;
- Information you provide to us through customer surveys;
- Any other personal information that may be required in order to facilitate your dealings with us; or
- We may collect these types of personal information either directly from you, or from third parties.

We may collect this information when you:

- Onboard on our website or app;
- Communicate with us through correspondence, email, or when you share information with us from other social applications, services or websites;



Wealth Insights Securities Limited

A New Zealand registered financial service provider (FSP1003463)

- Interact with our sites, services, content and advertising; or
- Invest in our business or enquire as to a potential purchase in our business.
- Additionally, in certain circumstances we may collect sensitive personal information from you, such as biometric information. When we collect sensitive personal information, we will ask for your express consent.

4. Collecting your information

All information we collect must have a lawful purpose, and be necessary in order to provide our services. Where you've agreed to our collection by providing your information, you indicate you are happy for us to use your personal information where lawful and necessary and that you are authorised to provide the personal information.

The lawful purpose for collecting necessary information may be:

- We, and/or our partners, need it in order to provide our services;
- to verify your identity;
- to meet our legal or regulatory responsibilities; or
- to adhere to our contracts and agreements, in order to provide our services.

Where you've agreed to us by providing your information, you indicate you're happy for us to use your personal information where lawful and necessary.

5. Why do we collect, use and disclose your personal information?

We may collect, hold, use and disclose your personal information for the following purposes:

- to verify your identity for the purposes of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, including without limitation by collecting personal information from your identity documentation to compare against the original records of certain government agencies via the DVS and our Gateway Service Provider, Trulioo;
- to provide our goods and services to you to enable you to access and use our website and services;
- to operate, protect, improve and optimise our website and services, business and our users' experience, such as to perform analytics, conduct research and for advertising and marketing;
- to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
- to send you marketing and promotional messages and other information that may be of interest to you, including information sent by, or on behalf of, our business partners that we think you may find interesting;
- to administer rewards, surveys, contests, or other promotional activities or events sponsored or managed by us or our business partners;
- to comply with our legal and regulatory obligations, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties; and
- to consider your employment application.

6. Do we use your personal information for direct marketing?

By opting in when onboarding to our platform and also agreeing to this Privacy Policy you confirm that we and/or our carefully selected business partners may send you direct marketing communications and information about your account, our service and products. This may take the form of emails, SMS, in-app notifications, mail or other forms of communication. You may opt-out of receiving marketing materials from us by contacting us using the details set out below or by using the opt-out facilities provided (e.g. an unsubscribe link or notification settings or an opt out when onboarding to our platform).

7. To whom do we disclose your personal information?

We may disclose personal information for the purposes described in this privacy policy to:

- Our employees and related bodies corporate;
- Our existing Service Providers in connection with verifying your identity, including (without limitation) personal information match requests, results and other match data via our Service Provider, Trulioo, and the DVS which may involve use of third party systems and services;
- Our existing or potential third party suppliers and service providers in connection with providing you products or services, or those existing or potential suppliers and providers operating, optimising or improving our website, business or the products and services provided to you. This may include (without limitation) payment system operators (e.g. merchants receiving card



payments or funds transfers), foreign exchange providers, our Broker-Dealer, and partners who facilitate the deposit and custody of funds;

- Our existing or potential agents, professional advisers, business partners or partners;
- Our sponsors or promoters of any competition that we conduct via our services or in partnership with third parties;
- Anyone to whom our assets or businesses (or any part of them) are transferred;
- Specific third parties authorised by you to receive information held by us; and/or
- Other persons, including government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law (including for the purposes of AML/CTF collection and verification).

Our third parties may combine your information in order to enable them, and us, to develop anonymised consumer insights so that we can better understand your preferences and interests, personalise your experience and enhance the products and services that you receive.

8. Disclosure of personal information internationally

To provide you with the services, we may disclose personal information internationally to any of our partners, and to any regulatory bodies as required by law or our foreign exchange partners.

Due to the international nature of our services, we use partners and providers that may be based overseas and we may be required to share your information with them. When you provide your personal information to us, you consent to the disclosure of your information outside of your country of residence and acknowledge that we cannot guarantee that such partners or providers will handle your personal information in compliance with the laws and practices of your local market.

Where we disclose your personal information to a third party outside of your local jurisdiction who uses that personal information for their own purposes, we will ensure that they are subject to comparable privacy laws or are required to protect the personal information in a way that is comparable to the privacy laws in your jurisdiction.

The data we collect from you may be transferred to and stored somewhere outside of your local jurisdiction if we have specific agreements and/or due diligence in place. In certain circumstances it may also be processed by staff outside of New Zealand and those who work for us or a select third party.

9. Our Cookie Policy

Cookies are small text files that store information on your device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may use cookies to:

- enable us to collect data necessary for improving your Stake experience;
- keep track of how often users come to our website and see how they interact with it;
- let users chat to us and ask questions via our Portal; and to
- deliver advertising and content targeted to your interests on our services and other websites.

You can elect to disable all cookies, or to disable certain cookies, however our websites may not work as intended for you if you do so.

10. Security & Storage of Information

We may hold your personal information in either electronic or hard copy form. We store personal information with third party data storage providers.

We take reasonable steps to protect your personal information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information. For example, we encrypt all data and have it stored in secured facilities. However, we cannot guarantee the security of your personal information.

As your personal information is available inside the WIS app or website, we require you to set a strong password when creating an account and encourage users to set up multi-factor authentication. We request that you do not share your password with anyone and it remains confidential.

11. Length of storage

By law, we need to store information about you for 7 years. Ordinarily, we will not hold your personal information for more than those periods after our relationship with you has ceased, unless required by law or due to an ongoing claim.

12. Links



Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over your rights on those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

13. Your rights

Under all circumstances, you have the following rights:

- **Access:** You have the right of access to any personal information we hold about you. You can ask us for a copy of your personal information; confirmation whether your personal information is being used by us; and details about how and why it is being used.
- **Correct and update your information:** If any of the information we hold is inaccurate, you are entitled to request for this data to be deleted, rectified, or updated. The action of such requests will be considered in accordance with applicable law and to the extent we are permitted to do so.
- **Opt-out of direct marketing:** You have a right to ask us to stop using your personal information for direct-marketing purposes.
- **Make a complaint:** If you have any complaints or concerns about our handling of your personal information please do get in touch with us and we will do our best to resolve these. You can contact us at support@wealthinsights.nz. Please see our consolidated “Making a complaint” section below for more detailed information.

If you would like to exercise any of these rights, you can log into your account or email us at support@wealthinsights.nz. If you wish to delete or deactivate your account, please note that we may retain certain information as required by law or for legitimate business purposes. We may also retain cached or archived copies of information about you for a certain period of time.

14. Making a complaint

If you think we have breached the New Zealand Privacy Act 2020, or you wish to make a complaint about the way we have handled your personal information, you can contact us at support@wealthinsights.nz.

Please include your name, email address and/or telephone number and clearly describe your complaint. For security reasons, we can't deal with your request if we are not sure of your identity, so we may ask you for proof of your ID. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time.

If you think that we have failed to satisfactorily resolve your complaint, you can contact the Office of the Privacy Commissioner at: PO Box 10 094, Wellington 6140, phone 0800 803 909, <https://privacy.org.nz/>.

15. Contact us

For further information about our Privacy Policy or practices, or to access or correct your personal information, or make a complaint, please contact us at support@wealthinsights.nz, by phone on +64 021 088 47565.