LATITUDE TECHNOLOGIES LIMITED
PRIVACY POLICY

LATITUDE TECHNOLOGIES LIMITED
NZBN: 9429041537640
License No: 455766

Privacy Policy

This Privacy Policy describes how [Latitude Technologies Limited] ("we," "us," or "our") collects, uses, discloses, and protects the personal information of our customers and users ("you" or "your") in accordance with the New Zealand Privacy Act 2020. By using our payment services, you agree to the collection and use of your information in accordance with this policy. This privacy policy is subject to, and must be read in conjunction with, our **Terms of Use.**

Latitude Technologies Limited T/A Latipay is a New Zealand incorporated company No. 5532326, NZBN 9429041537640) with registered address at Level 19, 120 Albert Street, Auckland 1010, New Zealand.

2. Information We Collect and Hold

2.1. Personal Information
We may collect and hold personal information:

2.1.1. Provided by you when you apply for and/or use Latipay's products and services, or when you access and/or use the Latipay website.

2.1.2. From third parties, such as identity verification service providers.

2.1.3. Through your transaction activities on accounts you have with Latipay.

2.1.4. Including your name, date of birth, home address, billing address, email address, the forms of identification you provide (e.g., driving license and/or passport) and the personal information contained within those forms of identification, mobile telephone number, landline telephone number, and other payment details, such as your bank account information, as required by us to complete your transaction and provide you services.

2.1.5. That is relevant for the purposes of providing you with the Latipay service.

2.2. Use of Personal Information
You agree that we may use this information to assist us in conducting the Latipay service, including (without limitation):

2.2.1. To deliver information and services to you.

2.2.2. For internal research purposes.

2.2.3. To verify your identification and to assist you if you forget your username or password for any of the services we provide to you via the internet.

2.2.4. For promoting and marketing Latipay products and services.

2.2.5. To improve the content of this website and to customize this website to your preferences.

2.2.6. Communicating with third-party service providers who assist Latipay with functions such as fraud prevention and technology services.

2.2.7. To fulfil our legal and regulatory requirements (including our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009).

2.2.8. For any other use that you authorize.

We may also use your personal information to promote and market related products and services to you.

2.3. Collection of Information
We will usually collect information directly from you; however, we may collect information from other sources where you have authorized us to do so or where it is unreasonable or impractical to collect the information directly from you.

2.4. Failure to Provide Personal Information
You may choose not to provide personal information to us; however, this may result in you being unable to use the Latipay products and services.

3. How We Use and Disclose Information

3.1. Use of Personal Information
We may use the personal information for the purposes set out in clause 2.2.

3.2. Promotional and Marketing Communications

3.2.1. You consent to receiving communications from us electronically, and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing. You agree to be bound by any agreement reached through electronic communications in terms of the Electronic Transactions Act 2002.

3.2.2. In relation to promotional and marketing communications, we will always provide you with a simple means of opting out of receiving such information in the future (for example, by clicking “unsubscribe” in email communications from us), or you can contact us directly. If you do not wish to receive any marketing information, please send an email to privacy@latipay.net. Upon receipt of your notification, we will action your request.

3.3. Disclosure of Personal Information
We may disclose personal information to third parties:

3.3.1. To verify the information provided to us in your registration application.

3.3.2. If we are required or authorized by law to disclose the information.

3.3.3. Where it is necessary to facilitate any sale of the Latipay business.

3.3.4. To promote and market related products and services to you.

3.3.5. In the context of providing services to you.

3.3.6. If authorized by you. You can, by contacting us, instruct us not to disclose your personal information to third parties in relation to promoting and marketing related products and services to you. We do not sell personal information to third parties. We may also disclose your information to related companies.

3.4. Overseas Disclosure

3.4.1. While providing international services, you authorize us to provide personal information to third parties overseas. We will use reasonable efforts to ensure your personal information is protected.

3.4.2. If you are a Chinese National or where you use the Latipay products and services to receive payments for goods and services from a Chinese National, your personal information may be disclosed by Latipay to overseas recipients, being third-party service providers or regulatory agencies in China who assist Latipay with meeting its regulatory obligations in New Zealand and China.

3.4.3. If you do not want your personal information to be disclosed overseas, please contact us. Please note that a request that your personal information not be disclosed overseas may impact your ability to use the Latipay products and services.

4. Right of Access and Correction

4.1. Right of Access

You can access and request the correction of any of your personal information at any time. You may also request that we delete your personal information; however, this may impact your ability to use the Latipay products and services.

4.1.1. While it is best that you update your personal information regularly, we may from time to time contact you to update your personal information to ensure data is accurate and up to date.

4.2. Exceptions

Your right to access and correct your information is subject to the exceptions contained in the Privacy Act 2020.

5. Storage and Security of Information

5.1. Security Measures

We take reasonable measures to protect all personal information and to ensure your information may only be accessed, used, or modified by authorized persons.

5.1.1. We use third-party data services and take reasonable steps to ensure all third-party services implement suitable information security.

5.2. Cookies

5.2.1. We use technology called cookies when you use the Latipay website. A cookie is a piece of information that our web server will send to your machine. The cookie is stored on your hard drive or in memory but it does not give us information about your computer. We use cookies to learn more about the way you use the Latipay website, products, and services and to help us improve your use of the Latipay website, products, and services.

5.2.2. You can configure your web browser to accept or reject all cookies, or to notify you when a cookie is sent (please refer to your browser instructions to learn more about this). Use of the Latipay website requires you to have cookies enabled in your web browser. If you disable the use of cookies on your web browser or remove or reject specific cookies from our website, then you will not be able to use the Latipay website.

5.3. Deletion of Information

If we no longer need to hold your personal information for the purposes for which it was collected, and no applicable law requires us to retain that information, we will take reasonable steps to securely destroy and

dispose of your information.

6. Questions and Complaints

6.1. Privacy Officer
If you wish to contact us in relation to this Policy, please contact our Privacy Officer:

Email: privacy@latipay.net
Level 19, 120 Albert Street, Auckland 1010, New Zealand
Phone: +64 9 930 0600

6.2. Privacy Commissioner
If you are not happy with our response to your query or complaint, you may file a complaint directly with our Privacy Officer at the contact above or you may contact your privacy authority:

In New Zealand, contact the Office of the Privacy Commissioner.

- Mail: PO Box 10 094, The Terrace, Wellington 6143.
- Email: enquiries@privacy.org.nz
- Telephone: 0800 803 909
- Online: https://www.privacy.org.nz

7. Changes to Privacy Policy

7.1. Policy May Be Changed
We may change this Privacy Policy at any time. Any changes will be effective when a notice of change is posted on Latipay's website at www.latipay.net.

8. Interpretation

**8.1. "You" means a person who visits the Latipay website and uses Latipay products and services.

This Privacy Policy was last updated on 27th May 2024