



This Privacy Policy applies to PF BIDCO NZ Limited NZBN 9429051019136, FSP1004707 ("we, our us").

Privacy Policy

NB: This policy only applies to individuals.

Protecting the privacy of your personal information is important to us, as it is fundamental to the way we conduct business.

Arteva NZ ("Arteva") is committed to complying with the privacy laws that apply to you, including the Privacy Act 2020, which contains the New Zealand Information Privacy Principles, and the Credit Reporting Privacy Code 2020, in each case as may be amended or replaced from time to time.

This Privacy Policy sets out how we deal with personal information (including credit-related information), as well as our legal obligations and rights in respect of that information. It applies to any personal information that you provide to us or authorise us to collect.

Please read this Privacy Policy carefully. By accessing our website, submitting a loan application, or otherwise providing us with personal information, you authorise us to collect, use and disclose your personal information in accordance with this Privacy Policy. This Privacy Policy applies in addition to, and does not limit, our rights and obligations under applicable laws.

Who is Arteva NZ?

Arteva NZ is the trading name of PF Bidco NZ Limited (company number 8555154). For the purposes of this Privacy Policy, Arteva or we, us or our refers to Arteva NZ.

Arteva NZ primarily funds consumer insurance premiums, the majority of which is sourced through the insurance intermediary market.

Our commitment

Protecting your privacy and the confidentiality of your personal information is important to us, as it is fundamental to the way we conduct business.

Arteva aspires to best practice procedures and has robust systems in place for handling and protecting your personal information.

What is personal information?

Personal information is any information which tells us something about a specific individual, including credit-related information about an individual.

What is credit-related information?

Credit-related information is credit information, credit eligibility information and related information, which includes the following:

- information about an individual, like their name, date of birth and address.
- information about the individual's past experiences with us and other lenders, such as the kinds of credit products the individual has had or sought, and how the individual has managed his or her obligations.
- information that has been obtained from a credit reporting body, has been derived from that information, or is about an individual's credit worthiness.

Collecting personal information

Where possible, we'll collect personal information (including credit-related information), directly from you. Personal information will generally be provided to us in an application for a loan and any supporting documentation, and may include your name, address and contact details, and information specific to the loan, such as information about your financial position, employment details and your reasons for applying for the loan.

However, in some circumstances we will need to collect your personal information, including credit-related information, from third parties. These circumstances may include collection of your personal information from, where relevant, an insurance intermediary, your referees, your employer, other credit providers and our third-party service providers, including credit reporting bodies, for the purposes of assessing your loan application. We may also create personal information about you through our internal processes, such as credit eligibility scoring information or generate information automatically through the use of cookies and related technologies.

If we collect your personal information from someone else (for example, an insurance intermediary, your employer, a credit provider, or a service provider), we will take reasonable steps to let you know this has happened and provide you with the information set out below (see Indirect collection notice), unless an exception under the Privacy Act applies.

An intermediary or service provider may provide us with your personal information for the purpose of a potential arrangement between you and us, such as to obtain a quote to provide you with premium funding. Where that happens, they may provide the relevant information to you at or prior to the time of collection (such as in their privacy policy), or we may provide the relevant information ourselves, to meet our obligations under the Privacy Act.

For some loans we may also collect sensitive information. This may include, for example, information about an individual's health, religion and any criminal convictions an individual may have. Unless we're required or permitted by law to collect sensitive information about you, we'll obtain your consent to do so. However, if the information relates directly to your ability to meet financial obligations you owe to us, you're treated as having provided such consent.

The information we collect allows us to assess risks and to write and administer your loan. We'll only collect personal information that's relevant to our business relationship with a customer. We're required to collect information about individuals by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

You're not required to provide us with your personal information. However, if we don't collect personal information from you, we may not be able to do business with you, assess your loan application or provide certain services to you. We'll let you know if this is the case.

Indirect collection notice

If we collect personal information about you from someone other than you, we will take reasonable steps (as soon as reasonably practicable) to ensure you are aware of:

- that we have collected your personal information and the type of information collected;
- the purpose(s) for which we collected it;
- the people or organisations we may disclose it to (see Disclosing personal information). This may include recipients located overseas as described in Disclosing personal information;
- our name and contact details and, if different, the name and contact details of any agency that will hold the information on our behalf;
- how you can request access to and correction of your information (see Accessing your personal information and Correcting your personal information).

We will provide this notice either before we collect the information, or if that is not reasonably practicable, as soon as reasonably practicable after we collect it.

There are limited circumstances where we may not provide an indirect collection notice, for example where you already have the relevant information, where it is not reasonably practicable to do so, or where an exception in the Privacy Act applies (including in relation to law enforcement, safety, publicly available information, or protecting trade secrets/commercially sensitive information).

Website and other data tracking

We may collect information about your visit to our website to assist us to measure and improve our website. Examples of information we collect include: date and time of your visit, whether you have previously visited our website or if you used a search engine to find us, and some geographical information about what country and state you're in.

We use website analytics tools to collect visitor information so we can better understand how to improve our products and services for you. These tools use interaction tracking technology in the form of small information files that are placed on a website visitor's device through their browser when they visit a website. These files may be referred to as 'cookies', 'pixels', 'widgets' or 'scripts'. For information on turning off these files, go to the privacy settings section within your browser.

In addition to these files, website analytics tools use other data collection methods such as appending query strings to an image request. We store website analytics data securely and don't share it with third parties.

We also use third party tracking tools, for example, through Google Ads. These tools enable us to display tailored advertising to you on different websites across the internet based on your prior visits to our website. We don't collect any identifiable information about you through this process.

We also use other external companies for the following purposes:

- for web hosting services for this website.
- to gather non-personal information (using tracking tools) in order to evaluate the website's effectiveness, for example online marketing activities.

Using personal information

We may use your personal information, including credit-related information, for the purposes of providing loans and managing our business. This may include:

- assessing and processing your loan application.
- establishing, providing and administering your loan.

- carrying out your instructions.
- anything we are required or authorised by law to do.
- maintaining our business systems and infrastructure.
- research and development.
- collecting overdue payments.
- marketing our products and services and those of third parties.

Generally, we won't use or disclose your personal information, including credit-related information, for any purpose other than one:

- that's set out in this Privacy Policy.
- that you would reasonably expect.
- that's required or permitted by law.
- disclosed to you and to which you have consented.

Disclosing personal information

We may disclose your personal information, including credit-related information, to other organisations, including:

- our related companies.
- assignees, agents and contractors.
- our external service providers, such as loss adjusters, assessors, insurers, mailing houses and research consultants.
- other financial institutions and credit providers, for example, when you apply for a loan with another credit provider and you agree to us disclosing your information to that credit provider.
- credit reporting bodies, including disclosing that you're in default under a credit contract or commit a serious credit infringement.
- debt collection agencies.
- our professional advisors such as accountants, lawyers and auditors.
- anyone who purchases or otherwise obtains an interest in your loan, or is considering doing so, and their professional advisers.
- government, law enforcement, dispute resolution, statutory and regulatory bodies.

We use reasonable endeavours to limit the use and disclosure of any personal information we provide to any such third party to the specific purpose for which we supplied it. We also take reasonable steps to ensure these third parties are aware of our privacy obligations and are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may disclose your personal information, including your credit-related information, to our related companies, business partners and service providers located overseas. The countries to which this information may be disclosed may include Australia and New Zealand in which the Arteva NZ has a presence or engages subcontractors. However, if we disclose this information outside Australia and New Zealand, we'll do so on the basis that the information will only be used for the purposes set out in this Privacy Policy.

Credit-related information

We may use the services of credit reporting and debt collection agencies on an ongoing basis and may exchange information about you with those agencies, including information about your default and repayment history. Those agencies may retain that information and provide it to other customers who use their services.

Security of personal information

We take all reasonable steps to ensure that your personal information, including credit-related information, that we hold is protected from:

- misuse, interference and loss.
- unauthorised access, use, disclosure or modification.

When we no longer require your personal information, including where we are no longer required by law to keep records relating to you, we take reasonable steps to ensure that it's destroyed or de-identified.

Accessing your personal information

You may ask for access to the personal information, including credit-related information, we hold about you at any time by [emailing us](#) or contacting us using the details on [our website](#). We'll respond to your request for access within a reasonable time and in accordance with applicable law.

There may be cases where we're unable to provide the information you request, such as where it would interfere with the privacy of others or result in a breach of confidentiality. In these cases, we'll let you know why we can't comply with your request. If we refuse to give you access to any of your personal information, we'll provide you with reasons for the refusal. If you wish to challenge our decision, you may do so by using the contact details noted above.

We may charge you a reasonable fee in accordance with applicable laws for providing our response to a request for access to personal information.

Correcting your personal information

Arteva aims to ensure that the personal information, including credit-related information, that we collect, use or disclose is accurate, up to date and complete. However, if you believe that information we hold about you is incorrect, out of date or incomplete, you can request that we update this information by [emailing us](#) or contacting us using the details on [our website](#). We'll deal with your request to correct your personal information within a reasonable time and in accordance with applicable law.

If we don't agree with the corrections you've requested, we're not obliged to alter your personal information accordingly. However, where we refuse to correct any personal information as requested by you, we'll give you a written notice which sets out the reasons for our refusal and your entitlement to request us to attach a statement of the correction sought to the relevant information.

Direct marketing and your privacy

We may use your personal information to advise you about or offer you information on Arteva and third-party products or services we believe may be relevant and of interest to you, including by email and other electronic means. However, we won't do so if you tell us not to. We may also provide your details to other organisations for specific marketing purposes.

You may opt out of receiving marketing communications at any time if you no longer wish to receive marketing information or don't wish to receive marketing information in a particular way, for example, by email. You can do so by [emailing us](#) or contacting us using the details on [our website](#). Alternatively, you may unsubscribe from our email marketing messages.

Questions and complaints

If you have any questions or concerns about this Privacy Policy, or if you believe your personal information, including credit-related information, at Arteva has been interfered with, compromised or is not adequately protected and wish to lodge a complaint, you may contact Arteva by [emailing us](#) or contacting us using the details on [our website](#). Your complaint will be managed and resolved through our internal Privacy Complaints Procedure.

Once you have lodged a complaint, we'll let you know if we need any further information from you to resolve your complaint, investigate the grounds for your complaint and respond to you as soon as possible.

If you're not satisfied with our response, or your complaint is not resolved within a reasonable time, you may lodge a complaint with the Office of the Privacy Commissioner (OPC).

Office of the Privacy Commissioner New Zealand

Call 0800 803 909 or visit the [Office of the Privacy Commissioner](#) online to get in contact with them.

[Information on making a complaint](#) can also be found on their website.

Contacting us

If you have any questions or requests relating to this Privacy Policy or personal information that we may hold about you, please contact us by [emailing us](#) or using the contact us details on [our website](#).

Changes to this Privacy Policy

We may make changes to this Privacy Policy from time to time. The latest version of this Privacy Policy will always be available on our website and the updated version will take effect immediately on posting to the website. We may also take additional steps to bring the changes to your attention, including by notifying you directly. We'll update you of any material changes as required by law.

Latest Version: April 2026

Website security

While using our website, you may provide Arteva with personal information. Arteva will use all reasonable measures to protect any such information from being used for any purpose not set out in this Privacy Policy. However, Arteva does not control the practices of any content providers, partners and advertisers connected with our websites and to whom you provide personal information whilst using one of their sites or services. Our websites may contain links to other sites, which may not follow the same privacy policies as Arteva. We recommend you check any relevant privacy policies before providing your personal information to any third party.

If you'd like further information regarding privacy in general, including the New Zealand Information Privacy Principles, please visit the [Office of the Privacy Commissioner](#).