Privacy Policy

ownly Limited and all agencies trading under its REA license

1. Legislative Background

1.1 IPP 2 — Source of Personal Information

IPP 2 requires that personal information be collected directly from the individual concerned. Collection from a third-party source is only permitted where one of the following exceptions applies:

- The individual authorises collection from another source;
- The agency believes, on reasonable grounds, that direct collection would prejudice the interests of the individual;
- Direct collection is not reasonably practicable in the circumstances;
- Collection from another source is required or authorised by law; or
- The information is publicly available.

Importantly, IPP 2 does not require that the Privacy Statement specify which exception is being relied upon, but best practice — and consistency with IPP 3 and IPP 3A — is to signal to individuals that third-party collection occurs and the basis for it.

1.2 IPP 3 — Notification on Direct Collection

When personal information is collected directly from an individual, the agency must take reasonable steps to ensure the individual is aware of:

- The fact that the information is being collected;
- The purpose for which the information is being collected;
- The intended recipients of the information;
- The name and address of the agency collecting and holding the information;
- Whether the provision of the information is voluntary or mandatory;
- The consequences (if any) of not providing the information;
- The individual's right to access and correct the information;
- Whether the collection is authorised or required by a specific law and, if so, which law.

1.3 IPP 3A — Notification on Indirect Collection (new from 1 May 2026)

IPP 3A was introduced by the Privacy Amendment Act 2025 and came into force on 1 May 2026. It mirrors IPP 3 but applies when personal information is collected from a source other than the individual themselves. The agency must take reasonable steps, as soon as reasonably practicable after collection, to notify the individual of:

- The fact that information about them has been collected;
- The purpose of the collection;
- The name and address of the agency collecting and holding the information;
- The intended recipients of the information;
- Whether the collection is authorised or required by law and which law;
- Their right to access and correct their information.

Exceptions apply where: the individual has already been made aware; the information is from a publicly available source; compliance is not reasonably practicable; or notification would prejudice the maintenance of the law. The obligation rests with the agency doing the indirect collecting, though the disclosing agency may satisfy it through their own privacy notice if sufficiently specific.

For a real estate agency, indirect collection is routine and includes:

- Vendor information passed through REALAML or other AML providers;
- Information obtained from professional advisers such as lawyers and accountants;
- Reference checks or information from other agents;
- Publicly available property records (LINZ, council databases);
- Details provided by photographers, virtual tour operators, and other contractors;
- Referrals from existing clients, business partners, or other third parties who pass on contact details or background information about a prospective client; and
- Purchased or licensed contact databases, where individuals' details have been acquired from a commercial data provider for the purpose of marketing or client prospecting.

About This Statement

ownly Limited trading as ownly ("ownly", "we", "us", "our") and its licensed agents recognises the importance of protecting the privacy and rights of individuals in relation to their personal information. We comply with the Privacy Act 2020 (New Zealand) in all dealings with personal information. This Privacy Statement explains what personal information we collect, why we collect it, where we collect it from, who we share it with, and your rights in relation to it.

2. What Personal Information We Collect

We may collect the following types of personal information about you:

- Your full name and date of birth;
- Contact details including address, phone number, and email address;
- Property-related information including ownership details, property descriptions, and transaction history;
- Comments or feedback you provide in relation to a property;
- Identity verification documentation and financial information required under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT Act) when you are acting as a Vendor; and
- Any other information you provide to us in the course of our business relationship.

3. How and Where We Collect Your Information (IPP 2 & IPP 3)

Direct Collection

We collect most personal information directly from you — for example, when you inquire about a property, engage us to list a property, or contact us by phone, email, or web form. When we collect information directly from you, we will take reasonable steps to make sure you are aware of:

- The fact that we are collecting your information;
- The purpose for which it is being collected;
- Whether the provision of the information is voluntary or mandatory. Where collection is required by law (such as under the AML/CFT Act), we will tell you which law requires it;
- The consequences of not providing the information, where relevant. For example, if we are unable to obtain the identity information required under the AML/CFT Act, we may be unable to proceed with the listing or transaction;

- The intended recipients of your information; and
- Your right to access and correct your personal information (see section 6 below).

Third-Party and Indirect Collection

In some circumstances we collect personal information about you from sources other than yourself. This may occur when:

- Your professional advisers (such as lawyers or accountants) provide information in the course of a transaction;
- We use our AML compliance provider, REALAML, to assist in verifying your identity as required under the AML/CFT Act;
- We obtain publicly available information such as property ownership records from Land Information New Zealand (LINZ) or local council databases;
- Our contracted service providers (such as photographers or virtual tour operators) share relevant contact or property details with us in order to carry out their services;
- Regulators or government agencies share information with us as authorised or required by law;
- An existing client, business contact, or other third party refers you to us and provides your contact details or background information in the course of making that referral;
- We acquire or licence a contact database from a commercial data provider that includes your personal information for the purpose of property marketing or client prospecting; or
- Any other third party provides information relevant to a property transaction in which you are involved.

Where we collect information about you from a third-party source, we will take reasonable steps to notify you of the matters listed above, as soon as reasonably practicable after collection, unless one of the following exceptions applies:

- You have already been made aware of the collection — for example, because the disclosing agency (such as REALAML) has already provided you with notice;
- The information was obtained from a publicly available source (such as LINZ records);
- The collection is authorised or required by the AML/CFT Act or another New Zealand law, and notification would undermine the purpose of the collection; or
- Notification is not reasonably practicable in the circumstances.

We will generally provide indirect collection notification by email or written notice at the earliest practicable opportunity.

4. Why We Collect Your Information (Purpose of Collection)

We collect your personal information for the following purposes:

- To facilitate the sale, purchase, or leasing of property on behalf of our clients;
- To meet our legal obligations under the AML/CFT Act and the Real Estate Agents Act 2008;
- To communicate with you regarding properties, transactions, and our services;
- To respond to your inquiries and provide you with feedback;
- To maintain business records and comply with accounting, tax, and legal requirements; and
- To keep you informed of relevant property market updates or services, where you have consented or where we have a legitimate business interest in doing so.

We will not use your information for any other purpose without your consent, or unless otherwise permitted by the Privacy Act 2020.

5. Who We Share Your Information With

We share personal information only to the extent necessary for the purposes described above. Recipients may include:

- Your professional advisers, such as lawyers or accountants, involved in a transaction;
- REALAML, our AML/CFT compliance provider;
- Regulators and government agencies including the Real Estate Agents Authority (REAA) / REA, REINZ, the New Zealand Police (as required under the AML/CFT Act), and any other body with which we are legally required to share your information;
- Our contracted service providers involved in your transaction, such as photographers, virtual tour operators, and property marketing platforms; and
- Any other party with your consent, or as otherwise permitted or required by law.

We may also disclose information where it is not in a form that identifies you, or where the disclosure is permitted under the Privacy Act 2020 or another applicable law.

6. How Long We Keep Your Information

We retain your personal information for as long as it is necessary for the purpose for which it was collected, or as required or permitted by law. In particular, AML/CFT legislation requires us to retain certain identity and transaction records for a minimum of five years. Where information is no longer required and no legal retention obligation applies, we will take reasonable steps to securely destroy or de-identify it. REA rules require us to keep real estate transaction information for seven years.

7. How We Keep Your Information Safe

We store your personal information in encrypted electronic systems with restricted staff access. Physical documents are stored securely. We take reasonable steps to protect your personal information from loss, unauthorised access, use, modification, or disclosure.

8. Your Rights — Access and Correction

You have the right under the Privacy Act 2020 to:

- Request access to any personal information we hold about you; and
- Ask us to correct that information if you believe it is inaccurate, incomplete, or misleading.

To make an access or correction request, or for any privacy-related inquiry, please contact us:

- Email: contactingHQ@ownly.nz (addressed to the Privacy Officer);
- Phone: 022 36 47774; or
- Post: 14 Aperahama Street, Paekakariki 5034.

We will respond to your request in accordance with the timeframes required by the Privacy Act 2020.

9. Complaints

New Zealand

If you have a concern or complaint about how we have handled your personal information, we encourage you to contact us in the first instance at contactingHQ@ownly.nz addressed to the Privacy Officer. If you remain dissatisfied, you may lodge a complaint with the Office of the Privacy Commissioner:

- Website: www.privacy.org.nz
- Phone: 0800 803 909
- Online complaint form available at privacy.org.nz

Australian Clients

If you are an Australian resident and have a query or complaint about our collection, use, or storage of your personal information (including under the Privacy Act 1988 (Cth) or the Credit Reporting Privacy Code), please contact contactingHQ@ownly.nz addressed to the Privacy Officer. If you are dissatisfied with our handling of your complaint, you may contact:

- Office of the Australian Information Commissioner — GPO Box 5218, Sydney NSW 2001 | Tel: 1300 363 992 | enquiries@oaic.gov.au
- Australian Financial Complaints Authority (AFCA) — www.afca.org.au

10. Changes to This Statement

We may update this Privacy Statement from time to time to reflect changes in the law or our practices. The current version will always be available on our website or on request. This statement was last updated in April 2026 to incorporate the requirements of IPP 3A introduced by the Privacy Amendment Act 2025.

Note: This review was prepared in April 2026 against the Privacy Act 2020 as amended by the Privacy Amendment Act 2025 (IPP 3A in force 1 May 2026). This document is a compliance review only and does not constitute legal advice. ownly should seek independent legal counsel before finalising and publishing the updated Privacy Statement.