

Privacy Policy

This privacy policy explains how Law Debt Collection collects, stores, uses and shares your personal information.

- We only collect personal information required to carry out our duties.
- We may collect personal information directly from you, other people (e.g. clients) or other agencies (e.g.: Equifax).
- We store this data on internal servers, that have strict access controls.
- You can ask us for a copy of your personal information at any time.
- We will only use and share your personal information to carry out the duties that we have collected it for, if required by law or if authorised by yourself.

What is personal information?

Personal information means information about an identifiable individual. The types of personal information that we collect include.

- Names
- Contact details
- Date of Birth
- Account details
- Gender
- Other household information
- Occupation and employment information
- Financial information
- Publicly available information

This information is important to allow us to contact you and provide you with up-to-date information on your account.

What is Law Debt doing to protect your privacy?

Law Debt Collection recognises your right to privacy and confidentiality about any financial affairs and in order to protect your rights we will.

- Not leave messages that disclose the nature of the call or any details of the debt or debtors personal information.
- Not discuss the debt with anyone other than the parties involved, unless authorised by the debtor.
- Not disclose any information to anyone while trying to locate a debtor that might lead to identification of the purpose of contact.
- Not unnecessarily intrude at a person's place of work in a manner that could cause distress or embarrassment or affect a person's employment relationships.

Credit Reporting

Law Debt Collection may also disclose certain credit related personal information to credit reporting agencies. If you fail to meet your payment obligations, or fail to respond to our correspondence, we may disclose certain information about your financial affairs to a credit reporting agency. The agencies we deal with include:

- Illion
- Equifax NZ
- Centrix

Access to Information and correcting Information

At any time you have the right to request access to the personal information that we hold about you. In some circumstances, we may withhold access to information in accordance with the Privacy Act 2020 (**Act**). The circumstances include, but are not limited to:

- Providing access would involve the unwarranted disclosure of the affairs of another individual or of a deceased individual;
- The disclosure of the information would be a breach of legal professional privilege;
- The information requested is not readily retrievable, does not exist or cannot be found;
- Denying access is otherwise required or authorised by law; or
- The request for access is frivolous or vexatious, or the information requested is trivial.

Depending on the complexity of the information and/or the request, we will respond to any request as soon as reasonably practicable and no later than 20 working days after the date we receive your request (unless extended under the Act). If your request is urgent, please specify this at the time of making your request. If you advise us the request is urgent and the reasons for this, we will have regard to the reasons when determining the priority to be given to responding to it.

Generally, you will not be charged a fee for making a request to access your personal information. However, depending on the type and extent of your request, a fee may apply and be charged to you. The fee covers the cost to us in collating, copying and providing the information to you.

Following receipt of your request, we will let you know if a fee applies and if so, how the fee is calculated. Any applicable fee will be required to be paid prior to us providing documents or information to you. You may like to consider refining your request for information to reduce any fee for providing the information.

If we refuse to provide you access to your personal information, we will provide you with written reasons for the refusal within the timeframes allowed under the Act.

Law Debt Collection will take reasonable steps to ensure that your personal information is accurate, complete and up to date. This allows us to provide quality services to you. If you believe the information we hold about you is incorrect, please write to us at the address listed below stating what you request is corrected.

If we do not agree to a correction you have requested, you are entitled to request that a statement of the correction is held by us. Where reasonably practical, we will inform each person, body or agency to whom the personal information has been disclosed of any correction, or any correction sought by you but not made.

Notifiable privacy Breaches

The Act requires that we report any notifiable privacy breaches to the office of the Privacy Commissioner and any affected individual where we reasonably believe that the privacy breach has caused, or is likely to cause, serious harm.

In such an event, we will notify you as soon as practicable after becoming aware of such a breach, subject to provisions of the Act.

Contacting Us:

Law Debt Collection

By Mail:

PO Box 272 1542, Papakura, Auckland 2244

By Phone:

0800 529 3328

By Email:

info@ldc.co.nz