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the easy way to own!

Our Privacy Policy

At Layaway Depot ("we") it is important to us that we manage your personal information securely and consistently with relevant legislation, including the Privacy Act 2020 ("Privacy Act")
This Policy outlines how we and our related companies collect, disclose, use, store or otherwise handle personal information.This Policy explains:

- The kinds of personal information we collect, and the purposes for which we do that;
- How we manage the personal information that we collect about you;
- How you can seek access to and correction of that information;
- If necessary, how you can make a complaint relating to our handling of that information.

This Policy is not limited to current customers but to all individuals who deal with us.

APPLICATION OF THIS PRIVACY POLICY

1. We are a proprietary company that operates across New Zealand. We provide electronic and household goods to customers under layby sale agreements.
2. We are governed by the New Zealand Privacy Principles under the Privacy Act. These set out the way organisations and government agencies can collect and use, disclose and provide access to personal information.
3. We respect your personal information, and this Privacy Policy explains how we manage it. This Privacy Policy covers Layaway Depot Ltd and all of its related companies.
4. Notwithstanding any references or specific examples in this Privacy Policy, those examples are not an exhaustive list of personal information collected by us.

WHY WE COLLECT AND USE PERSONAL INFORMATION

5. We take your personal privacy seriously. We may collect personal information about you:
   a. because you have provided it directly to us, for instance contact details, date of birth, and credit card numbers or bank account details;
   b. because an applicant for a layby agreement has provided your details to us as a personal referee;
   c. because a recruiter or other similar service provider has provided your details to us in relation to a position working with us;
   d. to provide a service that you have requested, such as providing details to another company for the allocation of rewards or points;
   e. to process your layby sales application and/or request for services;
   f. in the course of enforcing or administering any layby agreements you may have entered into with us, including in the course of engaging with our credit or debt collection agencies (and these credit or debt collection agencies may collect personal information about you on our behalf);
   g. to provide you with the most appropriate services for your needs;
   h. to improve our services, for instance, through the collection and analysis of statistical and research data and use of cookies;
   i. because you provide services or goods to us;
   j. for purposes directly related to any of the above and any of our services;
   k. to provide follow-up on information regarding Layaway Depot Ltd, including responding to comments or questions or providing our services to you;
   l. to monitor and evaluate existing services and plan for future services; and
   m. if we are required to collect your information by law.
6. We only use your personal information for purposes which are directly related to the reason it was provided to us in the first place and where you would reasonably expect us to use your information.
7. Examples of where we might collect and use personal information include:
   a. Processing your application and request/s for products and/or services;
   b. Considering your eligibility for our products and/or services;
   c. Administering your account including requests and the provision of products and/or services;
   d. Providing reports on your product and/or services activities as requested by you;
   e. Delivering products and/or services to you via the post or via courier where our employees and/or a service provider will need to know at a minimum your name and address in order to deliver the services and products;
   f. Enforcing or administering any layby agreements you may have entered into with us, including in the course of engaging with our credit and debt collection agencies;
   g. Letting you know of special offers or discounts from us or our partner organisations that are available to you, but only to the extent permissible under applicable laws, and subject to any other restrictions contained in this Privacy Policy; and
   h. Considering a job application or résumé you send to us.
8. We may share your information with government or regulatory bodies (such as the IRD and Commerce Commission) as required or authorised by law. These agencies may also share this information with organisations or agencies outside New Zealand.

HOW WE COLLECT INFORMATION

9. Whenever possible, we will collect personal information directly from you unless it is unreasonable or impractical for us to do so. Layaway Depot Ltd may also collect personal information in a variety of ways, including but not limited to when you:
   a. use our website;
   b. phone us;
   c. write to us;
   d. email us;
   e. visit us in person;
   f. provide feedback to us; and
   g. purchase or use our products and/or services.
10. There are certain instances in which we will collect information about you from third parties where it is unreasonable or impracticable to collect it directly from you. For example, we may collect your personal information from an individual who provides your details as a person referee or from a recruiter proposing you for a position with us. We may also collect information about you from our credit or debt collection agencies in the course of enforcing or administering any layby agreements you may have entered into with us.

DISCLOSURE OF PERSONAL INFORMATION

11. We may disclose personal information to third party product or service providers where necessary for purposes directly related to the reason that personal information was provided to us in the first place. These providers may include product suppliers, logistics and delivery service providers, marketing service providers, IT product and service suppliers, call centre service providers, and our direct debit banking merchants.
12. We may also disclose personal information about you to our credit or debt collection agencies or lawyers in the course of enforcing or administering any layby agreements you may have entered into with us. Those credit or debt collection agencies or lawyers may use that information for the purposes of enforcing or administering such agreements, and may contact you directly in connection with such enforcement or administration.
13. We may also disclose your information to a third party where one or more of the following applies:
    i. you have given your consent for us to do so;
    ii. you would reasonably expect us to use or give that information for another purpose related to the purpose for which it was collected;
    iii. it is otherwise required or authorised by law;
    iv. it will prevent or lessen a serious threat to somebody's life or health, or to public health or public safety;
    v. it is reasonably necessary for us to take appropriate action in relation to suspected unlawful activity, or misconduct of a serious nature that relates to our functions or activities; or
    vi. it is reasonably necessary for the enforcement of a law conducted by an enforcement body.
14. When we disclose your personal information to a third party, the information that could reasonably identify you as an individual will first be removed, where reasonably possible. But it may be necessary in some circumstances for us to provide identifying information about you to third parties. Examples include:
    a. Customer Records: Layaway Depot Ltd maintains records of all customers including financial information which may need to be shared with financial institutions, or government or regulatory bodies from time to time.

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b. Product Delivery: Our products may be delivered to you by a third party courier organisation. In order to deliver these products we will have to disclose your name, address and, in some circumstances (such as with dangerous or hazardous materials), the nature or contents of the package.
c. Enforcement or administration: We may need to disclose your personal information and other customer records to our credit or debt collection agencies or lawyers, when necessary for them to assist us to enforce or administer any layby agreements you may have entered into with us.

15. We will not otherwise disclose your personal information to any third party.

DISCLOSURE OF INFORMATION TO THIRD PARTIES OVERSEAS

16. We may disclose personal information to our product or service providers that are based outside New Zealand, including our product suppliers, IT service suppliers, call centre service providers, and direct debit banking merchants. We undertake to protect your personal information by ensuring the countries in which those providers are located are subject to privacy laws that, overall, provide comparable safeguards to those in the Privacy Act, or by entering into contractual arrangements with those providers that require them to protect the information in a way that, overall, provides comparable safeguards to those in the Privacy Act.

CAN I REMAIN ANONYMOUS?

17. It is your choice to provide information to us. Wherever it is lawful and practicable, you have the option not to identify yourself or to use a fictional name when interacting with us. You can remain anonymous when using some parts of our website, or sites administered by us.
18. It may be necessary for us to collect your personal information if you would like certain products or services. If you choose to withhold the information we require, we may not be able to provide you the products or services you have requested.

SECURITY AND STORAGE OF YOUR INFORMATION

19. We store your information in a number of ways including physically (such as in paper form) or electronically with third party data storage providers. Your privacy and the security of your information are very important to us, so where we store your information with third party providers, we will enter into contractual arrangements with those providers to ensure they take appropriate measures to protect your information.
20. We take appropriate steps to protect your personal information held by us from misuse, interference, unauthorised access, modification, loss or disclosure. This includes during storage, collection, processing and transfer and destruction of the information. These steps include but are not limited to:
    a. ensuring our computer systems and websites have security systems in place such as up to date firewall and data encryption;
    b. maintaining security systems and monitoring of our premises;
    c. implementing confidentiality agreements with our employees and contractors, subcontractors, service providers and their agents;
    d. requiring all employees and contractors who handle, deal or work with personal information in the course of their duties with us to undergo training on our Privacy Policy and procedures and information and data storage management, before undertaking those duties;
    e. maintaining document storage security policies and procedures; and
    f. implementing verification procedures for all inquiries/transactions to ensure only authorised people can access personal information.
21. Our website may contain links to external websites. We recommend that you review the privacy policies of those external websites as we are not responsible for their privacy practices.

HOW LONG WE HOLD PERSONAL INFORMATION

22. We will not hold your personal information for longer than is reasonably required for the purposes for which we may lawfully use that personal information.

BUSINESS ACQUISITION

23. We may transfer your personal information to another entity in connection with a sale of our business or assets, or a merger or consolidation or restructuring of our business or company.
24. If we transfer any of your personal information in such circumstances, we will ensure that such personal information remain protected and that the recipient of that personal information agrees to be bound by privacy practices and obligations that are consistent with our own under this Privacy Policy.

HOW TO ACCESS AND CORRECT YOUR INFORMATION

25. We will take reasonable steps to ensure that all personal information we collect, use or disclose is accurate, up-to-date, complete, relevant, and not misleading.
26. We will correct any personal information that we believe to be incorrect, out-of-date, incomplete, irrelevant or misleading. This may include taking reasonable steps to notify any organisation or government agency to which information was disclosed about the correction. You may request to access or correct your personal information at any time by contacting the Privacy Officer using the contact details below. We will give you access to your information unless one of the exceptions under the Privacy Act applies.
27. If you request to access or correct your information, we will respond within a reasonable time (usually within 30 days). If your request is refused, we will give you a written notice that sets out the reasons for refusal and how to complain about the decision.

DIRECT COMMUNICATIONS AND PROMOTIONAL MATERIALS

28. From time to time, we may send out promotional materials and information about our services or products or about the products or services of selected third parties, but only if you have expressly given us permission to do so.
29. If you have expressly given us permission to send you such communications and you subsequently decide that you do not wish to receive these communications, please either use the unsubscribe function at the bottom of the relevant email communication, or contact us to unsubscribe from that mailing list.
30. Please note that if you choose the unsubscribe option, this will prevent you receiving offers of discounts and notices of upcoming promotions as well as other informational materials relating to our products.

COOKIES

31. The Layaway Depot Ltd website and sites administered by us use software known as 'cookies' to record your visit to the website and collect some statistical information.
32. We use this information to help administer and improve our websites. We do not use this information to personally identify you. Information we may collect includes:
    a. your computer's IP address;
    b. your domain name;
    c. the date and time or access to the website;
    d. pages accessed and documents downloaded;
    e. the previous site visited;
    f. if you have visited the website before; and
    g. the type of browser software in use.
33. You may set your browser to disable cookies when visiting our websites. However, some website functions may be unavailable if you choose to do so.

UPDATES TO OUR PRIVACY POLICY

34. We will update our Privacy Policy from time to time. Our website will have the most current Privacy Policy – www.layawaydepot.co.nz/privacypolicy.

COMPLAINTS AND ENQUIRIES

35. We are committed to the protection of your privacy. If you have any questions about how we handle personal information, would like to complain about how we have handled your information, or would like further information about our Privacy Policy, please submit a query or complaint to our Privacy Officer. Our Privacy Officer will assess any complaints and liaise with you to resolve any issues within a reasonable time.
36. If you consider your privacy concerns have not been resolved satisfactorily by us, or you wish to obtain more information on privacy requirements, you can contact The Office of the New Zealand Privacy Commissioner on 0800 803 909 or visit their website at www.privacy.org.nz.

CONTACTING US

37. Phone (09) 529 8151
38. Online privacy@layawaydepot.co.nz
39. By Post Attn: Privacy Officer
    Layaway Depot Ltd
    8 Stafford Street, Dunedin 9016