

Salt Privacy Policy

Welcome to Salt Funds Management Limited ("Salt", "we", "us", "our"). The personal information you provide to us will be collected and held by Salt and its subsidiary, Salt Investment Funds Limited

Salt recognises the importance of safeguarding clients' personal information. Please read this policy as well as our terms of use as it sets out how we will collect, use, disclose and protect your personal information.

What information does Salt collect?

We can gather information about you and other users of our websites, which may include:

- personal information through your voluntary use of our website and the newsletter subscription
- personal information provided to us by you through any other method
- information collected by us through click tracking in relation to your use of the websites or newsletter
- the use of aggregated data
- the use of cookies – cookies are pieces of information transferred to your computer hard drive for record keeping. This is described in more detail below.

Why do we collect personal information?

We may use your personal information:

- to conduct our normal business (including opening and managing your account)
- to verify your identity
- to comply with all applicable laws including our anti-money laundering and foreign tax disclosure requirements
- to help us manage and enhance our services
- to communicate with you, including responding to a complaint
- to protect and/or enforce our legal rights and interests, including defending a claim
- to market and advertise our services to you
- for any other purpose authorised by you or the Privacy Act 2020.

We only collect personal information from yourself or any other person authorised by you. We will never sell or rent your personal information to third parties.

Who do we disclose personal information to?

When necessary and in connection with the purposes listed above, we may disclose your personal information to:

- another company within our group
- any business that assists us with the purposes above or who perform functions on our behalf (such as data storage, IT systems, the Supervisor or the administrator of our managed investment schemes). These third parties may be subject to overseas laws which may require them to disclose your information. Any disclosure to offshore parties will be subject to the terms of the Privacy Act

- other companies, agencies or individuals that maintain databases against which your identity may be verified including, but not limited to, the NZTA, the New Zealand Department of Internal Affairs, the Companies Office, Centrix Group Limited and the Australian Document Verification System
- a person who can require us to supply your personal information including, but not limited to, a regulatory authority
- any other person authorised by the Privacy Act, or other law including, but not limited to, a law enforcement agency
- organisations conducting market research, data processing and statistical analysis for us
- you or any other person authorised by you.

How to access and correct personal information?

You are entitled to obtain confirmation from us that we hold personal information about you and can request access to the personal information by contacting us. In some circumstances, we can deny your request for access to personal information. If we deny your request, we will tell you why.

If you believe the information we hold about you is incorrect, you may ask for it to be corrected. If we decline to correct the information, you may request a statement is attached to the information that a correction was sought but not made.

How do we hold personal information?

We are committed to ensuring that your information is secure. To prevent loss, unauthorised activities, and other misuse we have put in place procedures to safeguard and secure the information we collect.

We can store your information physically or electronically ourselves or with other contracted agencies, which we believe are subject to the Privacy Act 2020 (“Privacy Act” or “Act”) or privacy laws that provide comparable safeguards to those in the Act. to hold the information for us. As well as New Zealand, your information may be held offshore in certain jurisdictions including, without limitation, the United States and Australia. We, including the contracted agencies we use, take reasonable steps to keep your personal information safe from unauthorised use or disclosure.

What do you need to do if you have a complaint?

If you wish to make a complaint about a breach of this Privacy Policy or the Privacy Principles, you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence.

We will investigate the issue and determine the steps (if any) that we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the outcome of the investigation. We will aim to respond to and notify you of the outcome of our investigation regarding the privacy complaint within 30 days of receiving the complaint.

If you are not satisfied with our determination, you can contact us to discuss your concerns or make a complaint to the New Zealand Privacy Office via www.privacy.org.nz.

1. Email on info@saltfunds.co.nz
2. Telephoning us on +649 967 7276, or
3. Writing to us at PO Box 106-587, Auckland 1143.