

RISK MANAGEMENT FRAMEWORK

Ancillary Document

Privacy Policy

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1. BACKGROUND & OVERVIEW

Basecorp Finance Limited ("**Basecorp**") is committed to protecting the privacy of personal information in accordance with the Privacy Act 2020.

This Privacy Policy outlines how Basecorp collects, uses, stores and discloses personal information in the course of providing mortgage lending and related financial services. This policy forms part of Basecorp's internal Risk Management Framework.

This policy is effective from April 2026.

2. SCOPE

This policy applies to all personal information collected or held by Basecorp in relation to borrowers, guarantors, applicants, mortgage advisers and introducers, suppliers, employees and contractors.

3. COLLECTION OF PERSONAL INFORMATION

Basecorp collects personal information that is reasonably necessary to conduct its business activities, including identity and contact details, financial, income and credit information, employment and business details, loan application and security information, and information required under AML/CFT legislation.

Personal information may be collected directly from individuals, via mortgage advisers or intermediaries, or from third parties including credit reporting agencies, electronic identity verification services, solicitors, valuers, insurers, accountants, trustees, government agencies and publicly available sources.

Where personal information is collected directly, Basecorp will provide individuals with any additional information required under IPP 3 and IPP 3A at the time of collection.

4. USE OF PERSONAL INFORMATION

Personal information (and its subset, credit information) is collected and used for purposes including assessing credit applications and creditworthiness, loan origination and administration, portfolio management, compliance with legal and regulatory obligations (including AML/CFT), fraud prevention, risk management, enforcement of agreements and internal reporting.

Details of Basecorp's credit reporter is available on request.

5. DISCLOSURE OF PERSONAL INFORMATION

Basecorp may disclose personal information where reasonably necessary to credit reporting agencies and identity verification providers, professional advisers, trustees, funders, insurers, regulators, dispute resolution schemes and service providers.

Personal information will not be disclosed except where authorised by the individual, required for the provision of services, or permitted or required by law.

6. STORAGE, SECURITY AND RETENTION

Basecorp takes reasonable steps to safeguard personal information against loss, misuse, unauthorised access, modification or disclosure.

Personal information is stored securely with access restricted to authorised personnel and managed in accordance with Basecorp's IT & Operational Risk Policy and Records Management standards. Information is retained only for as long as required for business, legal and regulatory purposes, and some personal information may be stored or processed using systems or service providers located outside New Zealand.

7. ACCESS, CORRECTION AND COMPLAINTS

Individuals have the right to request access to, and correction of, personal information held by Basecorp.

Requests and privacy-related complaints should be made in writing and will be handled in accordance with the Privacy Act 2020 and Basecorp's complaints handling procedures

If an individual is not satisfied with Basecorp's response, they may complain to the Office of the Privacy Commissioner at www.privacy.org.nz.

8. PRIVACY BREACHES

Basecorp maintains procedures to identify, manage and respond to privacy breaches. Any breach that has caused, or is likely to cause, serious harm will be reported to the Office of the Privacy Commissioner and affected individuals as required by law.

9. CONTACT DETAILS

Basecorp Finance Limited
467 Anglesea Street
Hamilton 3204
New Zealand

Email: info@basecorp.co.nz

Website: www.basecorp.co.nz