

Privacy Policy

Version Control

Version	Author	Effective Date	Comments
001	Ivanka Rosandich	19/06/2020	Initial policy document created
002	Ivanka Rosandich	01/12/2020	Amendments made to incorporate changes to legislation

Privacy Policy

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Privacy Policy

Introduction

This Privacy Policy applies to Pulse Accountants Limited, trading as Pulse Accountants (“PAL”).

We know that how we collect, use, disclose and protect your information is important to you, and we value your trust. That’s why protecting your information and being clear about what we do with it is a vital part of our relationship with you.

The purpose of this Privacy Policy is to inform our clients and any users of our digital platforms (i.e. our website, Facebook and LinkedIn) about how we comply with the requirements of the New Zealand Privacy Act 2020 (“the [Privacy Act](#)”) in managing personal information.

If you have any further questions in relation to this policy, please contact our Privacy Officer at ivanka@pulseaccountants.co.nz.

Our legal grounds for obtaining your personal information

The legislation underpinning the requirement for us to obtain your personal information are as follows:

- Anti-Money Laundering and Countering Financing of Terrorism Act 2009 ([AML/CFT Act](#));
- Foreign Account Tax Compliance Act ([FATCA](#)); and
- Income Tax Act 2007 ([Income Tax Act](#)).
- Tax Administration Act 1994 ([Tax Administration Act](#)).

Consent to Privacy Policy

Please note that when you contact us through our website or social media pages, you are agreeing to this Privacy Policy. If you do not agree with this Privacy Policy, please contact us by email to the Privacy Officer at ivanka@pulseaccountants.co.nz.

Collection of personal information

Personal information is defined in the [Privacy Act](#) as information about an identifiable individual (a natural person as opposed to a company or other legal entity). When “you” or “your” are used in this Privacy Policy, we are referring to the relevant individual who is the subject of the personal information.

PAL collects, holds and processes personal information from clients, suppliers, employees, contractors and other individuals. We collect and hold this information when it is necessary for business purposes.

Types of personal information we collect

The types of personal information we collect will vary depending on the nature of your dealings with us. We only collect personal information that is necessary. Where reasonable and practicable, we will collect your personal information directly from you and inform you that we are collecting it.

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The personal information we collect may be provided:

- In forms filled out by individuals;
- Over telephone conversations or a video call (such as Microsoft Teams, Zoom or Skype);
- In face-to-face meetings;
- Through one of our digital platforms like our websites or our social media pages;
- Email messages, or when you write to us; or
- When you participate in a marketing campaign, competition or promotion (or similar event administered by us or by our representatives).

If you contact us, we may keep a record of that contact.

If it is not obvious that we are collecting personal information from you, we will do our best to make it clear to you so that you are always aware when information is being collected.

Generally, the main types of personal information PAL collects, holds and processes relate to the contact details and organisational roles of our clients, suppliers and other business contacts.

Typically, this information includes:

- Name(s);
- Date of birth;
- Contact details (such as your addresses, telephone numbers, e-mail addresses);
- Details relating to your use of any product and/or service offered by us;
- Details of your enquiry; and
- Details of any preferences you tell us about (e.g. preferred contact methods)

We may also collect personal information about you from:

- Publicly available sources e.g. via the internet; or
- Your professional advisers e.g. your lawyer.

We collect your personal information from the above parties (other than publicly available sources) where we have received your express consent to do so. We are not responsible for the privacy or security practices of the above parties and the parties described above are not covered by this Privacy Policy.

We generally do not intend to collect and we ask you not to submit any special categories of personal information.

Special categories of personal information include:

- Race or ethnic origin;
- Political opinions or political affiliations;
- Religious or philosophical beliefs;
- Trade union membership;
- Physical or mental health;

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- Genetic data;
- Biometric data that uniquely identifies someone;
- Sexual life or sexual orientation; and
- Criminal records.

If you choose to provide special categories of personal information about yourself to us for any reason, the act of doing so constitutes your explicit consent, where such consent is necessary and valid under applicable law, for us to collect and use that information as necessary in the ways described in this Privacy Policy or as described at the point you choose to disclose this information.

Because of the nature of our business, it is generally impracticable for us to deal with individuals on an anonymous basis or through the use of a pseudonym, although sometimes this is possible (e.g. when seeking general staff or client feedback).

Online device information and cookies

If you are visiting us through our website, Facebook or LinkedIn, then we may collect information about your use and experience on these by using cookies. Cookies are small pieces of information stored on your hard drive or on your mobile browser. They can record information about your visit to the site, allowing it to remember you the next time you visit and provide a more meaningful experience.

The cookies we send to your computer, mobile phone or other device cannot read your hard drive, obtain any information from your browser or command your device to perform any action. They are designed so that they cannot be sent to another site or be retrieved by any non-Pulse Accountants website or social media pages.

When you interact with us through our website, Facebook or LinkedIn social media pages the information collected through the cookies may include:

- The date and time of visits;
- Website page (or pages) viewed;
- The website from which you accessed the internet and our website or other digital platform;
- How you navigate through the website and interact with pages (including any fields completed in forms and applications completed (where applicable));
- Information about your location;
- Information about the device used to visit our digital platform; and
- IP address (or addresses), and the type of web browser used.

We will not ask you to supply personal information publicly over Facebook or LinkedIn. Sometimes we may invite you to send your details to us through a private message, e.g. to answer a question. You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions, but we would require your express consent prior to us including you in such activities.

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Purpose of collection and use of personal information

Any personal information we collect and hold may be used to:

- Check whether you are eligible for the product or services offered by us;
- Facilitate those services;
- Provide information that you request;
- Provide you with further information about our other products and services;
- Administering, managing and developing our business and services: This includes:
 - Managing our relationship with clients and prospective clients;
 - Developing our business and services (such as identifying client needs and improvements in service delivery);
 - Analysing and evaluating the strength of interactions between PAL and a contact;
 - Performing analytics, including producing metrics for PAL leadership, such as trends, relationship maps, sales intelligence and progress against account business goals;
 - Administering and managing IT systems, websites and applications; and
 - Hosting or facilitating the hosting of events.

We also have an obligation to maintain personal information to disclose to regulatory and similar bodies – see “**Disclosure of Personal Information**” below. These bodies have a legal right to such information.

Storage and protection of personal information

We take the security of all the data we hold very seriously.

We may electronically record and store personal information which we collect from you. When we do so, we will take all reasonable steps to keep it secure and prevent unauthorised disclosure.

However, we cannot promise that your personal information will not be accessed by an unauthorised person (e.g. a hacker) or that unauthorised disclosures will not occur. If we provide you with any passwords or other security devices, it is important that you keep these confidential and do not allow them to be used by any other person. You should notify us immediately if the security of your password or security device is breached, this will help prevent the unauthorised disclosure of your personal information.

Some information we hold about you will be stored in paper files, but most of your information will be stored electronically on physical hard drives or on the cloud, by cloud service providers – see “**Cloud-based service providers**” below.

We use a range of physical and electronic security measures to protect the security of the personal information we hold, including:

- Access to information systems is controlled through identity and access management;
- Our buildings are secured with a combination of locks and monitored alarms to prevent unauthorised access;

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- Employees are bound by internal information security policies and are required to keep information secure;
- Employees are required to complete training about information security and privacy;
- Should we send information overseas or, use service providers to process or store information, we put arrangements in place to protect your information;
- We regularly monitor and review our compliance (and our service providers' compliance) with internal policies and industry best practice.
- We only keep information for as long as we need it, or as long as the law requires us to. We have a records management policy that governs how we manage our information and records to make sure we destroy any information that is outdated, irrelevant or unnecessary.

Cloud-based service providers

Much of the information PAL holds about an individual will be stored electronically and encrypted within offshore cloud service providers (CSP) arranged by our external IT service provider, Lift the Load.

Lift the Load has arranged for us to use Microsoft Azure cloud servers located in Australia. Lift the Load ensures that our cloud-based service providers are subject to appropriate security and information handling arrangements and that the information stored or processed by them remains subject to confidentiality obligations.

Paper files

Some information PAL holds about an individual will be stored in paper files until the information can be uploaded to the CSP.

PAL operates a clear desk policy with all client files stored in a cupboard when not required for immediate use.

Access to Personal Information

Some or all of this personal information may be available to authorised team members of PAL for use in accordance with this policy.

PAL will endeavour to take all reasonable steps to keep secure any information which we hold about you, whether electronically or in hard-copy, and to keep this information accurate and up to date.

We also require our team members and data processors to respect the confidentiality of any personal information held by PAL.

Timeframes for keeping personal information

We take reasonable steps to destroy or permanently de-identify any personal information as soon as practicable after the date of which it has no legal or regulatory purpose, or we have no legitimate business purpose with it.

In the case of information that relates to our advice services or products or services we have provided, we are required by law to hold this information for seven years. After this time, provided that the personal information is no longer relevant to any service we are providing you, we will take reasonable steps to safely destroy or de-identify any personal information.

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We have a records management policy that governs how we manage our information and records to enable us to destroy any information that is outdated, irrelevant or no longer necessary.

If there is a privacy breach

We work hard to keep your personal information safe. However, despite applying strict security measures and following industry standards to protect your personal information, there is still a possibility that our security could be breached. If we experience a privacy breach, where there is a loss or unauthorised access or disclosure of your personal information that is likely to cause you serious harm, we will, as soon as we become aware of the breach:

- Seek to quickly identify and secure the breach to prevent any further breaches and reduce the harm caused;
- Assess the nature and severity of the breach, including the type of personal information involved and the risk of harm to affected individuals;
- Advise and involve the appropriate authorities where criminal activity is suspected;
- Where appropriate, notify any individuals who are affected by the breach (where possible, directly);
- Where appropriate, put a notice on our website advising our clients of the breach; and
- Notify the Privacy Commissioner.

Disclosure of personal information

We may disclose your personal information to others outside PAL where:

- It is necessary to enable us to achieve the purpose that we collected the information for;
- We are required or authorised by law or where we have a public duty to do so;
- You have expressly consented to the disclosure or your consent can be reasonably inferred from the circumstances; or
- We are permitted to disclose the information under the [Privacy Act 2020](#).

Parties we may disclose your information to

Your personal information may be used by us for the purpose of providing advice and services to you and may also be used by agencies such as, but not limited to:

- Any out-sourced service provider who assists in the services we are required to carry out such as auditors and external compliance reviewers;
- CA ANZ dispute resolution service;
- The Regulator; and
- Credit reporting and debt collecting organisations.

If we don't need to share your information with a third party in order to provide advice and services to you, we will not pass on your information to them without your consent. Under no circumstances will we sell or receive payment for disclosing your personal information.

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Sending your information overseas

We may send your personal information outside New Zealand to third parties who process or store our information, or provide certain services to us.

All countries have different privacy laws and information protection standards. If we need to send your personal information to a country that has lower standards of information protection than in New Zealand, we will take appropriate measures to protect your personal information. Where it is not possible to ensure that appropriate security and information handling arrangements are in place, we will let you know and gain your consent prior to sending your personal information overseas.

Third party websites

Through our website or our other social media pages, you may be able to link to other websites which are not under our control. We are not responsible for the privacy or security practices of those third-party websites and the sites are not covered by this Privacy Policy. Third party websites should have their own privacy and security policies and we encourage you to read them.

In addition, we have no knowledge of (or control over) the nature, content, and availability of those websites. We do not sponsor, recommend, or endorse anything contained on these linked websites. We do not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

Right to access, correct and delete personal information

You have the right to request access to, correct and, in some circumstances, delete your personal information. You can do so by contacting us at:

PO Box 3484, Hawkes Bay Mail Centre

Or via email at ivanka@pulseaccountants.co.nz

When you contact us with such a request, we will take steps to update or delete your personal information, provide you with access to your personal information and/or otherwise address your query within a reasonable period after we receive your request. To protect the security of your personal information, you may be required to provide identification before we update or provide you with access to your personal information.

We are only able to delete your personal information to the extent that it is not required to be held by us to satisfy any legal, regulatory, or similar requirements.

There is no fee for requesting that your personal information is corrected or deleted or for us to make corrections or deletions. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information. If we refuse to give you access or to correct or delete your personal information, we will let you know our reasons, except if the law prevents us from doing so.

If we refuse your request to correct or delete your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

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If we refuse your request to access, correct or delete your personal information, we will also provide you with information on how you can complain about the refusal.

Data controller and contact information

We are generally controllers for the personal data we process, however, we may provide some services, such as payroll services, as a processor (in which case our client is the controller). If you have any questions about this Privacy Policy or how and why we process personal data, please contact us by email to the Privacy Officer at ivanka@pulseaccountants.co.nz.

What happens if you do not provide us your information?

If you do not provide information we have requested, you may be unable to obtain or access our services for which the information is required. Please ask us if you are unsure what information is important and how this might affect you.

Changes to this Privacy Policy

We review this Privacy Policy periodically to keep it current. The amended policy will apply between us whether or not we have given you specific notice of any change.

So you know when we make changes to this Privacy Policy, we will amend the version control table at the front of this statement. The newly amended Privacy Policy will apply from that revision date. We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your information.

The Privacy Policy is available on our website. You may also obtain a copy of the latest version by contacting the Privacy Officer at ivanka@pulseaccountants.co.nz.

Privacy Policy queries and concerns

If you are concerned about how your personal information is being handled or if you feel that we have compromised your privacy in some way, please contact us at:

PO Box 3484, Hawkes Bay Mail Centre

Or via email at ivanka@pulseaccountants.co.nz

We will acknowledge your complaint within three working days of its receipt. We will let you know if we need any further information from you to investigate your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five working days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are not satisfied with our response to any privacy related concern you may lodge a complaint on the Privacy Office website (www.privacy.org.nz) or send a complaint form to the Privacy Commissioner at:

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Office of the Privacy Commissioner

Postal: PO Box 10-094, Wellington 6143, New Zealand

Fax: 04- 474 7595

Email: enquiries@privacy.org.nz

Telephone: 0800 803 909

Website: www.privacy.org.nz