



PRIVACY POLICY

How we collect, hold, use and share the personal information you trust us with — and the rights you have over it.



**4D
FINANCIAL
PARTNERS**

PROVIDER

EBD Limited
trading as 4D Financial Partners

GOVERNED BY

Privacy Act 2020
FSP 1011992

EFFECTIVE

June 2026
Version 1.0

PRIVACY POLICY

This Privacy Policy explains how EBD Limited, trading as 4D Financial Partners, collects, holds, uses and shares the personal information we hold about you. It should be read together with our Disclosure Statement and Scope of Service.

1 Our commitment to protect your privacy

We understand how important it is to protect your personal information. Our commitment is to abide by the privacy principles set out in the Privacy Act 2020 (or any successor legislation) and all other applicable laws. This Privacy Policy applies in addition to, and does not limit, our rights and obligations under the Privacy Act.

2 Who we are

References to “we”, “us” and “our” mean EBD Limited, trading as 4D Financial Partners, acting through a Financial Adviser.

3 Your authorisation

By providing us with personal information or engaging us to provide you with services, you consent to the collection, use, storage and disclosure of personal information in accordance with this Privacy Policy.

4 Changes to our Privacy Policy

We may change this Privacy Policy from time to time, by providing you with an updated version, to reflect changes in the law and our business needs, so long as the changes do not disadvantage you. By continuing to engage us you will be deemed to have accepted the updated Privacy Policy.

5 What personal information we collect

Personal information means information that identifies, or is capable of identifying, you — for example your name, date of birth, address, contact details, account details and occupation. If you engage us, we may collect information about your financial situation or goals in order to recommend mortgage, insurance and KiwiSaver products we are permitted to advise on (Products).

6 Why we collect your personal information

We collect your personal information for the purposes of our and relevant third parties’ services and relationship with you: responding to your requests; providing services to you; sending communications and direct marketing about products and services we think may interest you (by mail, telephone or electronic means including email and SMS/MMS); market research; and any other purpose authorised by you or the Privacy Act. If you do not wish to receive marketing information, you may opt out at any time by notifying us. We may also collect personal information (including credit and health information) on behalf of the lenders, insurers and other Product Providers you choose to apply for.

7 How we collect your personal information

Generally we collect your personal information directly from you. We may also collect it from credit reporting agencies; with your authorisation, from banks (e.g. through illion BankStatements) and employers; and from Product Providers during the term of any loan or insurance we have arranged. We may record and transcribe meetings, video calls and phone calls (including using note-taking and transcription tools such as Marloo) to keep an accurate record of our discussions and advice. These tools are third-party providers and any information they hold is treated in accordance with clauses 9 and 10. If you would prefer a particular conversation not be recorded, please let us know.

8 Updating your personal information

We rely on you to ensure the information we hold is accurate. If any of your details change, please let us know as soon as possible.

**9 Who we disclose your personal information to**

Where necessary for the purposes in clause 6, we may disclose your personal information to: Product Providers and other prospective lenders and intermediaries; our referral partners; contractors and service providers; investors or any entity with an interest in our business, or to whom we may assign rights or sell part of our business; anyone we are legally required or authorised to share it with, including regulators and government agencies; auditors; your employer and referees; and credit reporting and identity verification agencies. Before disclosing your information, we take all reasonable steps to satisfy ourselves the recipient has a commitment to protecting it at least equal to ours.

10 Disclosure outside New Zealand

We may use cloud storage and IT servers located outside New Zealand, and may disclose personal information to overseas third-party suppliers and service providers for the purposes listed above. Before doing so, we take reasonable steps to ensure the overseas recipient is required to protect your information in a way that, overall, provides comparable safeguards to those in the Privacy Act.

11 Are you required to provide personal information?

You are not required to provide personal information, but if you choose not to it may affect our ability to provide services and your ability to obtain finance, insurance and other Products. Where lawful and practicable, we will offer you the opportunity to do business with us without providing personal information — for example, general inquiries about interest rates or promotions.

12 Access and correction

You may access and request correction of any personal information we hold about you at any time by contacting us. We may charge a reasonable fee for retrieving and supplying the information.

13 Complaints about privacy

If you have a concern about how we have handled your personal information, please contact us. If you are not satisfied with our response, you may complain to the Office of the Privacy Commissioner (0800 803 909, www.privacy.org.nz).

14 Further information

If you have any questions about this Privacy Policy or your personal information, please contact us using the details below.

How to contact us

4D Financial Partners — a trading name of EBD Limited (FSP 1011992)

57A Cashmere Road, Christchurch

addison@4d.financial · 021 540 274

EBD Limited (FSP 1011992) trading as 4D Financial Partners. This Privacy Policy was last updated in June 2026 and is governed by the Privacy Act 2020.