

NZRA PRIVACY STATEMENT

Updated August 2026 | Privacy Act 2020 and Privacy Amendment Act 2025

New Zealand Roadside Assistance Limited (NZRA) is committed to protecting personal information in accordance with the Privacy Act 2020, including the information privacy principles (IPPs) in section 22. This Privacy Statement explains how we collect, use, store and disclose personal information, how we protect it, and how you may request access or correction or make a privacy complaint. It applies to all NZRA products and services and to our interactions with you.

In this statement,

- “NZRA”, “we”, “our” and “us” mean New Zealand Roadside Assistance Limited.
- “You” and “your” include any person who uses our products or services, contacts us, is covered by a programme we administer, or otherwise provides personal information to us. If you provide information about another person, you must be authorised to do so and should make them aware of this statement where appropriate.

We may update this statement when our services, systems or legal obligations change. The current version will be published on NZRA’s website and will state when it was last updated.

1. WHAT INFORMATION DO WE COLLECT?

A. INFORMATION WE COLLECT

The information we collect depends on the products or services involved. It may include:

- Contact and identity information, including your name, email address, residential or postal address and telephone number.
- Vehicle details, including registration, make, model, colour and year, together with relevant roadside assistance or service history.
- Roadside assistance, membership, programme, policy, insurance, accident or claim information relevant to the services we provide.
- Details of an event that leads to your interaction with us, including location, circumstances, assistance requested, providers dispatched and actions taken.
- Records of your interactions with us, including correspondence, enquiries, complaints, case notes and inbound or outbound telephone calls recorded for service, training, quality and complaint-handling purposes where recording has been notified.
- Payment and billing information needed to process a transaction, such as bank account or direct-debit information, billing address, payment status and transaction references. Card payments are processed through an approved payment service; NZRA does not intend to retain full card numbers or card security codes in its general business systems.
- Membership details supplied by an insurer, fleet, rental, automotive, corporate or other organisation affiliated with an NZRA programme.
- Technical information associated with use of our website or systems, such as IP address, device, browser, cookie and security-log information.

B. COOKIES

A cookie is a small data file stored by your browser. NZRA’s website may use session cookies, which expire when you close your browser, and persistent cookies, which remain until they expire or are deleted. Cookies may support website operation, security, preferences and analytics. Some analytics services may be provided by third parties. You can control cookies through your browser and, where offered, through website cookie settings. Blocking some cookies may affect website functionality. NZRA will describe any material analytics or advertising technologies in its website notice and will obtain consent where required.

2. WHO WE COLLECT INFORMATION FROM

We collect personal information directly from you when you contact us, use our website or request or receive a service. We may also collect information from:

- You directly, your authorised agent, representative, family member or another person acting on your behalf.
- An insurer, fleet or rental operator, employer, membership organisation, policyholder, programme partner or other organisation that has arranged or funds services for you.
- Our roadside, towing, repair, claims, assessment and other service providers and contractors.
- Referrers, premium funders, professional advisers, public sources, regulators or other persons where collection is authorised or permitted by law.

The Privacy Act generally requires personal information to be collected from the individual concerned unless an exception applies. From 1 May 2026, IPP 3A also requires NZRA to take reasonable steps to notify you when we collect your personal information from another person or organisation. Unless you have already been made aware or another statutory exception applies, we will notify you as soon as reasonably practicable after collection and explain that the information was collected, why it was collected, the intended recipients, NZRA's contact details, any law authorising or requiring collection, and your access and correction rights. A programme partner or other agency may give this notice on NZRA's behalf. NZRA remains responsible for ensuring the notification requirements are met. We may be unable to provide a requested service if necessary information is not provided.

3. HOW WE USE YOUR INFORMATION

A. PRIMARY PURPOSE

We collect, hold, use and disclose personal information where it is reasonably necessary for, or directly related to, NZRA's lawful functions and activities. These include roadside assistance; message taking; after-hours claims assistance; accident, towing and repair management; claim support and assessment; risk and incident management; call-centre services; consulting and programme administration; payment processing; quality assurance; fraud prevention; and compliance with legal and contractual obligations.

For example, we may use personal information to:

- Identify you and confirm eligibility under a membership, policy or programme.
- Respond to an enquiry, request or complaint and provide advice or assistance.
- Locate you, dispatch and coordinate providers, manage an incident and follow up the service.
- Support an insurance or accident claim, repair, assessment or related service.
- Process payments, refunds, invoices and reconciliations.
- Monitor service quality, train staff, investigate incidents, prevent fraud and maintain appropriate business records.
- Meet legal, regulatory, auditing, health and safety, dispute-resolution and contractual requirements.

We will not use personal information for an unrelated purpose unless you authorise the use or it is otherwise permitted by law. Before using information, we take reasonable steps to ensure it is accurate, up to date, complete, relevant and not misleading.

B. DIRECT MARKETING

NZRA may use contact details to send information about NZRA products, services or events where this is permitted by law and consistent with your reasonable expectations or consent. Marketing communications will identify the sender and provide a practical way to unsubscribe. You may opt out at any time. Service, safety, account and operational messages are not marketing messages and may still be sent where necessary.

C. SALE OR RESTRUCTURE OF BUSINESS

If NZRA considers or undertakes a sale, merger, purchase, financing or restructure, relevant personal information may be disclosed to advisers and prospective parties where reasonably necessary to assess or implement the transaction. Appropriate confidentiality and security arrangements will apply. If control of information changes, affected individuals will be informed where required.

D. WE GENERATE PERSONAL INFORMATION

In providing services, NZRA generates information such as customer and case records, call and correspondence records, service-provider updates, incident and complaint records, transaction references, reports and records of actions taken. NZRA will generate and retain only information reasonably necessary for an authorised purpose.

4. WHEN WE DISCLOSE YOUR INFORMATION

A. DISCLOSURE TO THIRD PARTIES

NZRA may disclose personal information to people and organisations involved in providing, administering, supporting or reviewing the relevant service. These may include programme partners and related companies; insurers and their agents; roadside, towing, storage, repair and transport providers; assessors, claims handlers and investigators; payment and premium-funding providers; IT, hosting, communications and analytics providers; lawyers, accountants and auditors; regulators, courts and law-enforcement bodies; and parties involved in a business transaction.

We disclose only information reasonably necessary for the relevant purpose and only where disclosure is authorised by you, connected with the purpose for which the information was obtained, required or permitted by law, necessary to carry out your instructions, or otherwise permitted under the Privacy Act. We may also use or disclose information that has been de-identified so individuals cannot reasonably be identified.

Service providers that hold or process personal information solely for NZRA are required to use it only for authorised purposes and maintain reasonable safeguards. NZRA remains responsible for information held or processed on its behalf. Providers that use information for their own purposes may have separate privacy obligations.

B. TRANSFER OF PERSONAL INFORMATION OVERSEAS

Personal information may be stored or processed outside New Zealand by NZRA's service providers or their subcontractors. Before disclosing personal information to an overseas person or entity, NZRA will comply with IPP 12. This may include confirming that the recipient is subject to the Privacy Act, comparable privacy safeguards or a binding agreement requiring comparable protection. Where those grounds do not apply, we will seek express authorisation after informing you that the overseas recipient may not be required to protect the information in a way comparable to New Zealand law.

The use of an overseas cloud or processing provider acting solely as NZRA's agent is managed through appropriate contractual, access, security, retention and incident-notification controls.

C. EXPECTATIONS WHEN PROVIDING PERSONAL INFORMATION ABOUT ANOTHER INDIVIDUAL

If you provide us with personal information about another individual, you must have a lawful basis and appropriate authority to do so. You should make the person aware of NZRA, the purpose of the disclosure and this Privacy Statement unless an exception applies. If NZRA gives you personal information, you must use it only for the agreed purpose, protect it from unauthorised use or disclosure, and comply with applicable privacy obligations.

5. HOW WE STORE AND PROTECT YOUR INFORMATION

NZRA stores personal information electronically and, occasionally, in hard copy, either directly or through approved providers in New Zealand or overseas. We take reasonable steps appropriate to the nature of the information and risks involved to:

- Protect information against loss, unauthorised access, use, modification, disclosure and other misuse.
- Maintain appropriate access controls, authentication, network and device security, malware protection, monitoring, backup and secure-disposal processes.
- Limit access to authorised staff, contractors and providers who need the information for their work.
- Train staff and require appropriate confidentiality, privacy and information-security practices.
- Review providers and contractual safeguards where third parties store or process personal information.
- We retain personal information only for as long as it may lawfully be used or is required for service, contractual, accounting, audit, dispute-resolution or legal purposes. It is then securely deleted, destroyed or de-identified.

If NZRA experiences a privacy breach that has caused, or is likely to cause, serious harm, we will notify the Office of the Privacy Commissioner and affected individuals as soon as practicable, unless a lawful exception applies. Suspected breaches are assessed, contained, documented and remediated.

6. HOW YOU CAN ACCESS AND CORRECT YOUR INFORMATION

You have the right to ask whether NZRA holds personal information about you, request access to that information, and ask for it to be corrected. If NZRA does not make a requested correction, you may ask us to attach a statement of correction. Access may be refused or limited only where the Privacy Act permits, and we will explain any refusal and your right to complain.

To request access or correction, make a privacy complaint, withdraw an optional consent, opt out of direct marketing, or ask a question about this statement, contact NZRA's Privacy Officer:

Email	operations@nzra.co.nz
Phone	0508 69 7623
Post	Attn: Privacy Officer, New Zealand Roadside Assistance, PO Box 33 364, Takapuna, Auckland 0740
Office	Unit 3, Building D, 59 Apollo Drive, Auckland 0632

NZRA will verify identity or authority before releasing or changing personal information. We will respond within the timeframes required by the Privacy Act. If you are not satisfied with our response, you may contact the Office of the Privacy Commissioner at www.privacy.org.nz or telephone +64 4 474 7590.