

## Security and Privacy statement & disclaimer

### Privacy

Moneykart Limited will use and retain any personal information you provide to offer you with further information about our services. All information collected is considered commercially confidential and will be held securely. Your personal information will never be sold or passed onto third parties without your express permission.

If you are an individual, the Privacy Act 1993 gives you the right to request access to, and correction of, your personal information. You can contact us if you would like to access, correct, and/or change the information held about you.

### Jurisdiction

The information published on this website has been prepared to comply with and is governed by the Law of New Zealand. The information is only intended for persons within the New Zealand jurisdiction. The laws of New Zealand shall govern your use of the website and by visiting this website you hereby agree to submit to the exclusive jurisdiction of the New Zealand courts.

### Website

The information provided and services described in this website are of a general nature and are not intended to be personalised financial advice to a client. The information provided in this website is not intended to be a substitute for professional advice. You may seek appropriate personalised financial advice from a qualified professional to suit your individual circumstances.

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### Website availability

Every effort is made to keep the website up and running smoothly. However, Moneykart Limited takes no responsibility for, and will not be liable for, any loss you may suffer due to the website being temporarily unavailable either during its planned maintenance or due to technical or other issues beyond our control.

### Virus protection

Although Moneykart Limited regularly updates its virus protection software, it does not warrant that the server that makes the information and contents of this website available is free of viruses or bugs. You acknowledge that it is your responsibility to implement sufficient procedures and virus checks (including anti-virus and other security checks) to satisfy your particular requirements for the correct display and/or presentation of any material contained on this website.

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Calculators provided on this web site are to be used as a general guide and are intended to provide you with an indication or illustration only. The calculators do not take into account your individual financial situation, goals, or objectives. Use of the calculators does not constitute personalised financial advice to clients under the Financial Advisers Act 2008. Before you make any decisions based on the information obtained using these calculators you should seek appropriate professional advice. The output from the calculators is not an offer of finance from Moneykart Limited. All applications for finance are subject to the lending criteria of respective lenders, and applicable fees and charges. The information collected in this calculator may be passed between calculators and our online application form.

### **Disclosure Statement**

A disclosure statement relating to the advisers associated with Moneykart Limited are available on request and free of charge.

### **Consumer Protection**

Moneykart Limited provides best practice advice protection for customers when selecting and recommending financial products. Moneykart Limited and our Mortgage and Insurance Advisers belong to an approved Disputes Resolution Scheme.

For more information on any of the above please contact us directly.