Indirect Collection Source Schedule – IPP3A

Wright Financial Solutions Limited and Wright Business Solutions Limited t/a Wright Financial

Prepared in alignment with IPP3A

1. Purpose of this Schedule

This schedule identifies the third parties Wright Financial may collect personal information from indirectly and/or disclose personal information to while providing financial advice, lending, insurance and investment-related services.

The schedule is intended to support compliance with Information Privacy Principle 3A (IPP3A) under the Privacy Act 2020 by helping individuals understand:

- who Wright Financial may collect information from indirectly;
- who Wright Financial may disclose information to;
- the types of information exchanged;
- the purpose of those exchanges; and
- how individuals are notified.

Wright Financial's current lender, insurer and investment provider panels are described in its current Disclosure Statement and may change from time to time.

Arrow notation used in the Information Exchanged column:
→ Information sent to the third party
← Information received from the third party
→← Information exchanged in both directions

2. Third Party Source Schedule

Third Party	Information Exchanged	Purpose	Law Basis	Notice Method
Main-bank lenders including ANZ, ASB, BNZ, Kiwibank, SBS and The Co-operative Bank and Westpac.	→ Loan applications, identification documents, income verification, bank statements, account conduct information and supporting financial documents ← Credit decisions, lending terms, servicing outcomes, repayment information and account information	Assess lending suitability and arrange residential, investment or business lending.	Privacy Act 2020 and Anit-Money Laundering and Countering Financing of Terrorism (AML/CFT) obligations where applicable.	Engagement documentation, Privacy Statement and IPP3A Schedule

Non-bank and specialist lenders including Pepper Money, Liberty Financial, Avanti Finance, Resimac, Unity, Prospa NZ and other specialist lenders listed in the current Disclosure Statement.	→ Loan applications, supporting financial documents, identification documents, security information and business information ← Lending approvals, lending conditions, servicing information and settlement information	Arrange specialist, business, commercial or non-bank lending solutions.	Privacy Act 2020 and AML/CFT obligations where applicable.	Engagement documentation, Privacy Statement and IPP3A Schedule
Reverse mortgage, asset finance and personal lending providers including Heartland Bank, SBS and other applicable providers.	→ Identification documents, lending applications, security information and financial information ← Lending decisions, account information and servicing outcomes	Arrange reverse mortgage, asset finance and personal lending facilities.	Privacy Act 2020 and AML/CFT obligations where applicable.	Engagement documentation, Privacy Statement and IPP3A Schedule
Life insurers including AIA, Asteron Life, Chubb, Fidelity Life and Partners Life.	→ Insurance applications, medical disclosures, financial information, occupation information and claims-related information ← Underwriting outcomes, premium loadings, exclusions, policy terms and servicing information	Assess insurance suitability and arrange life and risk insurance cover.	Privacy Act 2020.	Engagement documentation, Privacy Statement and IPP3A Schedule
Health insurers including AIA, NIB, Partners Life and Southern Cross.	→ Health insurance applications, medical information, personal information and financial information ← Underwriting outcomes, policy information, exclusions and premium terms	Arrange health and medical insurance cover.	Privacy Act 2020.	Engagement documentation, Privacy Statement and IPP3A Schedule
General insurers including AON	→ Insurance applications, property	Arrange fire and general insurance cover.	Privacy Act 2020.	Engagement documentation,

Stylecover (Vero) and Tower.	information, claims information and personal information ← Policy information, underwriting outcomes, premium terms and servicing information			Privacy Statement and IPP3A Schedule
KiwiSaver, managed fund and investment providers including Booster, Fisher Funds, Generate, Milford, NZ Funds and Select Wealth Management.	→ Investment applications, risk profile information, identification documents, financial information and portfolio instructions ← Portfolio information, account information, investment servicing information and transaction records	Provide KiwiSaver and investment advice services.	Privacy Act 2020 and AML/CFT obligations where applicable.	Engagement documentation, Privacy Statement and IPP3A Schedule
QROPS and pension transfer providers including NZ Funds and iSelect.	→ Pension transfer applications, overseas pension information, identification documents and financial information ← Transfer information, investment account information and servicing information	Facilitate pension transfer and retirement investment services.	Privacy Act 2020 and AML/CFT obligations where applicable.	Engagement documentation, Privacy Statement and IPP3A Schedule
Credit reporting agencies and credit assessment providers.	→ Credit enquiries including client name, address, date of birth and lending purpose ← Credit reports, repayment history, defaults, court judgments and enquiry records	Assess creditworthiness and lending suitability.	Privacy Act 2020 and Credit Reporting Privacy Code where applicable.	Engagement documentation, Privacy Statement and IPP3A Schedule

Identity verification, sanctions screening and AML/CFT providers.	→ Identification documents, address verification documents and personal identity information ← Verification outcomes, watchlist results and politically exposed person screening outcomes	Meet AML/CFT identity verification and compliance obligations.	Anti-Money Laundering and Countering Financing of Terrorism Act 2009.	Engagement documentation, Privacy Statement and IPP3A Schedule
Existing banks, account providers and financial institutions.	→ Authority requests and verification requests ← Bank statements, account histories, loan conduct information and financial transaction information	Verify financial position, lending conduct and suitability for financial advice purposes.	Privacy Act 2020.	Engagement documentation, Privacy Statement and IPP3A Schedule
Government agencies and publicly accessible registers used for identity, ownership, compliance or verification purposes.	← Publicly available information, business information, ownership information and regulatory information → Information is only disclosed where legally required, authorised or reasonably necessary	Verify identity, financial position, business ownership, compliance obligations and public record information.	Privacy Act 2020 and other legislation where applicable.	Privacy Statement and engagement documentation
Employers, accountants, solicitors and other professional advisers connected with the engagement.	→ Verification requests, supporting documents and advice-related information ← Employment information, legal documentation, financial records and professional instructions	Support lending, insurance or investment applications and provide coordinated advice services.	Depends on context.	Engagement documentation or standalone notice where appropriate

Previous advisers, replacement advisers and product providers.	→ Authority forms and transfer requests ← Existing policy information, investment information, servicing history and replacement information	Review existing arrangements and facilitate replacement or transfer advice where requested.	Privacy Act 2020.	Engagement documentation, Privacy Statement and authority forms
Referrers and introducers.	← Client name, contact details and limited referral context → Information is generally not disclosed back unless authorised by the client	Enable initial contact and understand the reason for referral.	Not generally applicable.	Referral first-contact notice or engagement documentation