

Privacy Policy

Gulf Building Reports Limited

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Privacy Officer	Georgina Young
Privacy Officer contact	Info@gulfbuildingreports.co.nz

We are required to appoint a Privacy Officer under section 201 of the Privacy Act 2020. The person named above is ours. Contact them with any privacy question, request or complaint.

In short: we collect only what we need to inspect your property, write your report and run our business. We don't sell your information. You can ask to see it or correct it at any time. This policy is written to comply with the Privacy Act 2020 and the Information Privacy Principles (IPPs).

1. Who we are

Gulf Building Reports Limited (NZBN 9429053784186) is the agency responsible for the personal information described in this policy.

2. What we collect, and why

We collect personal information directly from you wherever we can (IPP 2). We collect only what we need for the purposes below (IPP 1).

What we collect	Why we collect it
Your name, postal address, email and phone number	To identify you as our client, arrange the inspection, and deliver your report
Booking details you enter into our online booking system, and the record of your acceptance of our terms	To take and confirm your booking, and to record what terms you accepted and when
The property address, access arrangements and occupier or agent contact details	To gain safe and lawful access on the inspection date
The purpose of your inspection, and any concerns you tell us about	To scope the inspection and target it at what matters to you
Photographs, moisture readings, measurements and site notes taken at the property	To prepare your report, and to keep a record of what we observed

What we collect	Why we collect it
Your instructions, and our emails, texts and call notes with you	To perform the engagement and keep an accurate record of it
Invoicing and payment details	To invoice you and process payment
If you apply for a credit account: entity details, directors/trustees, trade references, credit and identity information	To assess your application, set a credit limit, and manage the account
If your account falls overdue: payment history and recovery correspondence	To recover the debt

We do not collect information about health, ethnicity, religion, political opinion or criminal history, and you should not send it to us.

3. Where we get it from

Almost always directly from you. We may also collect information:

- from a real estate agent, property manager, vendor or occupier, to arrange access;
- from the council property file, a LIM, or public registers, where that is part of the agreed scope; and
- **if you apply for a credit account** — from credit reporting agencies and the trade referees you nominate.

Where we collect information about you from someone else, we will tell you, unless an exception in the Privacy Act applies (IPP 3 and IPP 3A).

4. Who we share it with

We do not sell your personal information, and we do not use it for third-party marketing.

We share it only:

- **with service providers who help us operate** — our **online booking system (currently Acuity Scheduling)**, our inspection and reporting software, cloud storage and backup, accounting and invoicing, and payment processing — under confidentiality obligations and only for the purpose we engaged them;
- **with a debt collection agency and our lawyers**, if your account is overdue;
- **with a credit reporting agency**, if you have applied for or hold a credit account, or if your account is in default;
- **with our professional indemnity insurer and legal advisers**, if a claim is made or threatened;
- **where the law requires it**, or where a court, regulator or tribunal compels it; and
- **with your consent.**

Your report is confidential to you. We do not provide it to any other person — including a vendor, agent, lender or subsequent purchaser — without your consent, except where the law requires.

5. Sending information overseas

Some of our service providers may store or process personal information outside New Zealand, including in Australia, the United States, Ireland and India, and in other jurisdictions where those providers or their sub processors operate. Before we allow that, we take reasonable steps to satisfy ourselves that the provider is subject to safeguards comparable to those in the Privacy Act 2020, as required by IPP 12.

6. How we keep it safe

We store information securely, using access controls, device security and reputable providers with their own security obligations. We take reasonable steps to protect it against loss, misuse and unauthorised access, use, modification or disclosure (IPP 5).

If something goes wrong. If we suffer a privacy breach that we assess as having caused, or being likely to cause, serious harm, we will notify the Office of the Privacy Commissioner and the affected people as soon as practicable, as required by Part 6 of the Privacy Act 2020. We maintain a written breach response procedure so this can be done inside the statutory timeframe.

7. How long we keep it

We keep information only as long as we need it for the purposes above, or for as long as the law requires (IPP 9).

Information	How long
Inspection records — report, photographs, readings, site notes	10 years
Client contact and engagement records	7 years after the last engagement
Invoicing, payment and tax records	7 years, as required by the Tax Administration Act 1994
Credit account and recovery records	7 years after the account is closed
Unsuccessful enquiries	12 months

When we no longer need information, we securely delete or destroy it.

We keep inspection records for a long time deliberately. If a question is ever raised about a report, those records are how we — and you — establish what was actually observed on the day.

8. Your rights

You can ask us for a copy of the personal information we hold about you (IPP 6), and ask us to correct it if it's wrong (IPP 7).

Contact our Privacy Officer. We may need to confirm your identity first. We will respond as soon as we can, and within 20 working days.

There is no charge for a request unless it is substantial, in which case we will tell you before we do the work.

If we decline a request, we will tell you why, and tell you about your right to complain.

Note. A right of access applies to *your personal information*. It is not a right of access to your report if the fee has not been paid, or to another person's information contained in our records.

9. Marketing

If we send you occasional updates or newsletters, we do so only where you have consented or where you are an existing client and the message relates to services like those we have provided. Every message will identify us and include a working unsubscribe facility, as required by the Unsolicited Electronic Messages Act 2007. You can unsubscribe at any time and we will action it promptly.

10. Complaints

If you have a privacy concern, please raise it with our Privacy Officer first — we would rather fix it directly.

If you are not satisfied with our response, you can complain to:

Office of the Privacy Commissioner [privacy.org.nz](https://www.privacy.org.nz) · 0800 803 909 · enquiries@privacy.org.nz

11. Changes to this policy

We may update this policy. The current version is always available on request and at www.gulfbuildingreports.co.nz. The version in force when we collected your information governs how we handle it.