

Privacy Policy

Last updated: 21st October 2025

Effective from: 21st October 2025

1. Introduction

Homely Limited (“Homely”, “we”, “us”, or “our”) is committed to protecting your privacy and ensuring the security of your personal information.

Homely operates an AI-powered digital home-loan platform that helps borrowers connect directly with lenders, valuers, conveyancers, and other service providers involved in the home-buying process.

We comply with the New Zealand Privacy Act 2020, including the Information Privacy Principles (IPPs), and follow best-practice data protection standards.

By using Homely’s website or services, you agree to the collection and use of your information in accordance with this Privacy Policy. If you do not agree, please do not use our platform or provide your information.

2. What Personal Information We Collect

Homely collects and processes personal information necessary to connect you with lenders and related service providers, and to deliver a seamless, automated mortgage experience.

We may collect:

- Identification information: Name, date of birth, gender, address, driver’s licence, passport or other ID documents.
- Contact details: Email address, phone number, mailing address.
- Financial information: Income, expenses, employment details, bank statements, credit history, assets and liabilities, and other data shared through open-banking integrations (e.g. via Akahu or other approved data-sharing providers).
- Property information: Details of the property you wish to purchase, valuations, and conveyancing documentation.
- Digital data: Device information, browser type, IP address, operating system, and usage data through cookies and analytics.
- Communication records: Messages, support requests, and other correspondence with us.

- Marketing preferences: Your choices about receiving offers, updates, and partner communications.

We collect this information directly from you, through integrations (with your consent), or from verified third-party sources such as credit bureaus or open-banking APIs.

3. How We Use Your Personal Information

Homely uses your personal information to:

1. Provide our core services, including assessing your borrowing profile and matching you with suitable home-loan products from participating lenders, preparing loan comparisons and indicative offers, and facilitating referrals to trusted service providers (e.g. lawyers, valuers, insurers).
2. Communicate with you by sending updates, confirmations, and relevant information about your application, and responding to your enquiries.
3. Ensure compliance and security through identity verification, fraud prevention, and compliance with regulatory obligations (e.g. AML/CFT).
4. Improve and personalise the platform by analysing anonymised usage data to enhance functionality, experience, and product performance.
5. Marketing and research (with consent): sending you promotional content, product updates, and special offers; conducting surveys and market analysis; and sharing anonymised or aggregated insights with business partners.

4. Commercial Use of Data (with Your Consent)

We may, only with your explicit consent, use your personal information to:

- Recommend home-related products or services (e.g. insurance, property valuation, conveyancing).
- Share limited information with selected partners to offer value-added services relevant to homeownership.
- Generate anonymised or aggregated market insights for analytics and reporting.

You can withdraw your consent at any time through your user account settings or by contacting us.

5. Sharing Your Information

We will only share your personal information where necessary to provide our services or where required by law. This may include sharing with:

- Participating lenders to assess and process your loan applications.

- Third-party service providers (e.g. valuers, conveyancers, insurers, data verification or payment providers).
- Technology and infrastructure partners (e.g. data hosting, analytics, and AI service providers).
- Government agencies or regulators, where required by law (e.g. AML, CCCFA, RBNZ).
- Professional advisors (legal, accounting, or audit).

Homely does not sell your personal information to third parties.

6. Data Security and Protection

We employ robust technical and organisational measures to safeguard your information, including encryption, access controls, authentication, regular audits, and secure storage.

If a privacy breach occurs that is likely to cause serious harm, Homely will promptly notify both the Office of the Privacy Commissioner (OPC) and any affected individuals, as required by law.

7. International Transfers

Where data is transferred or processed outside New Zealand, Homely ensures that equivalent safeguards are in place consistent with Information Privacy Principle 12 of the Privacy Act 2020.

8. Access, Correction and Deletion

You have the right to access, correct, or request deletion of your personal information when permitted by law. To exercise these rights, contact our Privacy Officer. We will respond within a reasonable timeframe.

9. Retention of Information

We retain your personal information only as long as necessary to fulfil the purposes outlined in this policy or as required by law.

10. Cookies and Analytics

Homely uses cookies and analytics tools to improve performance and personalise your experience. Cookies help us maintain logins, understand site interactions, and deliver relevant content. You can manage or disable cookies in your browser settings.

11. Your Choices

You may opt out of marketing communications or withdraw consent for data use at any time. You can also disconnect your open-banking data links via Akahu or your bank.

12. How to Contact Us

Homely Privacy Officer

Email: contact@homely.co.nz

Postal address: Commercial Bay, 11-19 Customs Street West, Auckland 1010.

If you are unsatisfied with our response, contact:

Office of the Privacy Commissioner

PO Box 10-094, Wellington 6143, New Zealand

Website: www.privacy.org.nz

13. Updates to This Policy

We may update this Privacy Policy periodically. Any significant changes will be communicated via email or our website. The latest version will always be available on our website.

Summary for Users (Plain Language)

Homely collects your data to help you find and apply for home loans faster. We share it only with lenders and trusted professionals you choose. Your consent matters—especially for marketing or data-sharing. You can access, correct, or delete your data anytime. We comply with New Zealand's Privacy Act 2020.