



What should you do if something goes wrong?

Our Internal Complaints Process

If you have a problem, concern, or complaint about and part of my services, please tell me so I can try to fix the problem. If you do not want to contact me directly, please contact our internal complaints manager with the details of your complaint.

We will investigate your complaint and make every effort to resolve it as soon as possible.

Our Internal Complaints Manager is Jody Scott, and you may contact our internal disputes services by:

Telephone: 027 554 5634
Email: info@zebramortgages.co.nz
In writing: 17 Blossomdale Place, Bishopdale 8053 Christchurch

We will reply to you within 24 hours to acknowledge your complaint,

Our External Complaints Process

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing and will help us resolve any disagreements.

You can contact Financial Services Complaints Limited by:

Emailing: complaints@fscl.org.nz
Telephone: 0800 347 257 or 045 472 3725
In writing: PO Box 5967
Wellington 3140
New Zealand

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Disclosures

Go to our disclosure document to learn more about us, our licence, the type of advice we offer, fees, commissions, and other conflicts of interest.

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Cybersecurity

Although we regularly update our cybersecurity and virus protection software, we do not guarantee that our website will be free from viruses or other malicious interference (such as spyware, malware, adware, ransomware, and worms) that can damage your computer system and access your data.

Continuous access

Continuous access We do our best to keep this website running smoothly. However, we do not guarantee that access to the website will be uninterrupted. We accept no liability for any loss caused by the website being temporarily unavailable either during its planned maintenance or due to technical or other issues beyond our control.

Copyright and IP

Unless otherwise indicated, all other information on this website is the property of Zebra Mortgages.

Controlling Unsolicited Email (Spam)

Zebra Mortgages is concerned about controlling unsolicited commercial email, or "spam." We will not sell, lease, or rent our email customer lists to third parties While we continue to actively review and implement new technology, there is no currently available technology that will totally prevent the sending and receiving of unsolicited email. Using junk email tools and being cautious about the sharing of your email address while online will help reduce the amount of unsolicited email you receive.

Changes in Privacy Policy

We reserve the right to change this privacy policy from time to time by publishing the revised privacy policy on our website. We encourage you to check this policy regularly for any modifications or updates. Your continued use of our services after any changes have been posted on our website indicates your acceptance of those changes

Zebra Mortgages welcomes your comments regarding this privacy statement. If you have any questions regarding our privacy policy or any other matter, please contact us via:

Privacy Officer
Zebra Mortgages
17 Blossomdale Place
info@zebramortgages.co.nz
027 554 5639

If you have a privacy complaint

If you are not satisfied with our response to any privacy-related concern you may have, you contact the Privacy Commissioner.

Click here:

Comprehensive Website Disclaimer

This website provides you with general information that is true and accurate to the best of Zebra Mortgages knowledge. We advise you that:

General information only

The information in this website is general in nature and it not intended to be personalised financial advice. You should consult a professional financial adviser before making any financial decisions or taking any action based on the information on this website.

No liability

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Zebra Mortgages does not accept any liability for any loss or to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your: IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however, please note that if you do this you may not be able to use the full functionality of this website, By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above." We have implemented Google Analytics demographic and interest reporting based on the Google Display Network in order to provide information about users that is used to optimize our website. Any data collected by Google for the purpose of Google Analytics will be treated according to Google's Privacy Policy. If you would like to opt-out of being tracked by Google Analytics, then you can do so using the Google Analytics Opt-out Browser Add-on.

Do Not Track

If you are using a modern browser, you have the option to enable a "Do Not Track" feature in the browser's privacy settings. This has no effect on whether we collect any information you directly submit to us but may restrict our ability to measure your anonymous path through our website or certain information about your browser / operating system. This site generates persistent session cookies (that is, they have an expiry date and are removed on that date) for the purpose of monitoring site usage. The cookies don't collect personal information. You can disable them or clear them out of your web browser without affecting your ability to use the Site.

Display of Advertising & Marketing

From time to time, we may display ads on our site and the sites of our advertising partners. When we display online advertisements to you, we may place a persistent cookie on your computer in order to recognize your computer each time we display an ad to you. This enables us to compile information over time about where you, or others who are using your computer, saw and/or clicked on the advertisements we display. We use this information to make predictions about your characteristics, interests, or preferences and to display targeted advertisements that we believe may be of interest to you.

Linking to 3rd Party Websites

When you click on links and banners on our site that take you to third-party websites, you will be subject to the third party's privacy policies. While we support the protection of privacy on the Internet, Zebra Mortgages cannot be responsible for the actions of any third-party websites.

Retention of Data

Zebra Mortgages will retain your personal data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies.

Communication Preferences

You can stop the delivery of future promotional email from Zebra Mortgages by following the specific instructions in the email you receive. You can subscribe or unsubscribe to newsletters and other forms of communications including special draws, surveys, contests, and service-related announcements by following the instructions in the communications you receive or Zebra Mortgages directly. These choices do not apply to the receipt of Zebra Mortgages services.

Statistical information and cookies

We may collect statistical information about your visit to help us improve the site. This information is aggregated and does not identify you personally. It includes:

- Your IP address
- The search terms you used
- The pages you visited on our site and the links you clicked on
- The date and time you visited the site
- The referring site (if any) from which you clicked through to this site

What should you do if something goes wrong ?

- Your operating system, for example, Windows XP, Mac OS X . the type of web browser you use, such as internet Explorer, Chrome or Mozilla Firefox, other things like your screen resolution and the language setting of your browser

Use of statistical information

The statistical information referred to above can be viewed by site administration and certain other Zebra Mortgages staff. It may also be shared with other government agencies.

Google Analytics

We use Google Analytics on our website to track your actions and help us optimize our site for conversions and usability. While we can see data gathered over a timeframe, we do not collect personally identifying information from any source as part of the terms of service of Google Analytics. A condition of our use of Google Analytics is that we make reasonable endeavors to bring to your attention the following statement: "This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site.

Using your personal information

We do not sell, rent or lease your personal information to third parties. You can browse <https://zebramortgages.co.nz/> without telling us who you are or revealing any personal information about yourself. It is always your choice whether to receive communications from Zebra Mortgages.

We may use your collected information to:

- Process your application
- Verify your identity
- Communicate with you and send you information by email, postal mail or other means about our products, services and promotions, where you agree to receive such information
- Help us learn more about your browsing preferences and personalize this website in accordance with your preferences
- Analyze trends and statistics. This information is only used for statistical purposes and to help us enhance the customer experience. We use Goggle Analytics which generates statistical and other information about website use by means of cookies, which are stored on users' computers. The information generated is used to create reports about the use of the website. Google will store this information. Google's privacy policy is available at google.com/privacypolicy.html
- Improve or update this website and our products / services
- Protect the security or integrity of our website and our business
- Respond to your enquiries and communicate with you if necessary

Sharing your personal information

Except as described in this statement, we will not disclose your personal information outside of Zebra Mortgages or to any third parties without your consent.

Otherwise, we will only release accounts and other personal information when we believe release is appropriate to comply with law, facilitate court proceedings, enforce, or apply our terms and conditions; or protect the rights, property, or safety of Zebra Mortgages, our users, or others.

Accessing your personal information

You are entitled to request to, and (if required) correction of, any personal information held about you by Zebra Mortgages.

Security of your personal information

We take website security extremely seriously, and always endeavor to provide a secure safe platform on which to conduct online applications and transactions.