PULSE ADVICE

YOUR PERSONAL INFORMATION

Privacy Policy

What personal information we collect, why we need it, who we share it with, how we protect it, and your rights under the Privacy Act 2020.

FINANCIAL ADVICE PROVIDER
Advicemakers Limited

TRADING AS
Pulse Advice

FSP NUMBER
FSP1008630

EFFECTIVE FROM
13 October 2026

SECTION 1

About this policy

This policy covers Advicemakers Limited, trading as Pulse Advice (FSP1008630). In this policy, "we" and "us" mean Advicemakers Limited. We collect and hold your information at Suite 503/48 Greys Avenue, Auckland 1010.

We follow the Privacy Act 2020. Personal information means information about you as an identifiable person. This policy doesn't limit any of your rights under the Act.

We may change this policy by publishing a new version on our website. A new version applies from the date we publish it. The date on the front shows when this version started.

> PRIVACY OFFICER
>
> **Harper Johnston**
> hello@pulseadvice.co.nz
> Suite 503/48 Greys Avenue, Auckland 1010

SECTION 2

What we collect

To give you advice, we collect:

- your name, contact details and date of birth
- your health and medical history, and lifestyle details such as whether you smoke
- your job and income
- your debts and assets
- details of the insurance you already have
- details about your family

Your health information is the most sensitive thing we hold about you.

SECTION 3

Where it comes from

Most of the information comes from you. Sometimes we get it from someone else, for example:

- your partner or a family member, when they give us your details as part of their own advice
- insurance companies, such as medical and underwriting results (how the insurer assesses your application)
- a person who refers you to us
- our online health assessor at compare.pulseadvice.co.nz, when you fill it in

When we collect your information from someone else, we take reasonable steps to make sure you know that we have it, why we have it, who will receive it, who we are and where to find us, any law that requires us to collect it, and that you can see and correct it.

SECTION 4

How we use it

We use your information to:

- understand your situation and give you advice
- apply for insurance on your behalf and deal with insurers for you
- reply to you, including if you make a complaint
- meet our legal obligations
- protect our legal rights, including defending a claim against us
- send you news and updates about our services. Tell us if you don't want these and we'll stop.

We only use your information for the reason we collected it, a directly related reason, or another reason you agree to.

We only share your story or a testimonial from you with your express permission.

If you don’t give us information

If you don't give us all the information we ask for, we may not be able to give you advice that suits your situation.

When you apply for insurance, the insurer asks you questions. Answer them fully and honestly. If you leave something out, it could affect your cover or a future claim.

SECTION 5

Who we share it with

We may share your information with:

- the insurance companies you apply to or hold cover with
- our service providers, who store or process information for us (see Section 6)
- people who review or audit our compliance
- the Financial Dispute Resolution Service, if you make a complaint
- courts and regulators, such as the Financial Markets Authority and the Privacy Commissioner, when the law requires it
- anyone you ask us to share it with.

We won't share your information with anyone else without your consent, written or spoken, unless the law requires us to.

SECTION 6

Service providers, AI and overseas storage

We use service providers to store and process information for us. These are Trail (client records), Google Workspace (email, files and calendar), Claude by Anthropic (AI drafting), n8n Cloud (automation), Orchard CRM (our website enquiry form), which runs on HighLevel, and Quotemonster and insurer websites (quotes and applications).

Some of these providers keep information overseas. Trail stores our client records in Australia. n8n stores its data in the European Union. Anthropic stores data in the United States and other countries. HighLevel, a US company, may store and process data in the United States and other countries. Google stores and processes our email and files in its data centres, which can be in any country where it has facilities.

When a provider only stores or processes your information for us, and doesn't use it for its own purposes, the Privacy Act treats it as information we hold. We stay responsible for it.

Anthropic doesn't use your information to train its models.

How we use AI

We use AI tools to help with meeting transcripts, fact finds, document drafting and advice support. A qualified financial adviser checks anything an AI tool helps produce before it goes to you or is used in your advice. Your adviser signs off every recommendation.

If we record a meeting, we tell you at the start.

Questions about how we use AI? Contact our Privacy Officer.

SECTION 7

Keeping it safe

We take reasonable steps to protect your information from loss, and from anyone accessing, using, changing or sharing it without permission.

We sometimes hold information at our office, and we keep the office locked.

How long we keep it

We keep your information only as long as we need it for the reasons we collected it, or as long as the law requires. The law requires us to keep records of our advice for at least 7 years. That's counted from the latest of: when we gave the advice, when we last relied on the record, or when the policy we advised on ends. After that, we delete or destroy them securely.

SECTION 8

Seeing and correcting your information

You can ask to see the information we hold about you, and ask us to correct it. The Privacy Act lets us refuse in some cases. If we do, we'll tell you why, and that you can complain to the Privacy Commissioner.

- Email our Privacy Officer and say what you're asking for. We'll need proof of who you are.
- We reply as soon as we can, and within 20 working days of getting your request.
- If you ask for a correction and we don't make it, you can give us a statement of the correction you wanted. We'll attach it to your information.

SECTION 9

Privacy breaches

If a privacy breach happens and we believe it has caused serious harm, or is likely to, we tell the Privacy Commissioner and the people affected as soon as we can.

SECTION 10

Our websites

Our website, pulseadvice.co.nz, uses these tools:

- **Google Analytics** (through Google Tag Manager), to count visits and see which pages people use
- **The Meta (Facebook) pixel**, for advertising. It tells Meta about your visit.
- **Hotjar and Microsoft Clarity**, which record how visitors use the site (session recording) and show where people click and scroll (heatmaps)
- **Orchard CRM**, which runs our enquiry form.

Our comparison site, compare.pulseadvice.co.nz, uses the Meta (Facebook) pixel.

These tools use cookies. You can turn off cookies in your browser settings. Some parts of the sites may not work if you do.

If you follow a link from our website to another site, that site's own privacy policy applies.

Sending information over the internet carries some risk.

SECTION 11

Questions and complaints

If you have a question or concern about your privacy, contact our Privacy Officer first.

If you're not happy with how we've handled your information, you can complain to the Privacy Commissioner at www.privacy.org.nz.