

YMT Wealth Privacy Policy

Last Updated: 4 March 2026

1. Purpose

YMT Wealth Limited (“YMT Wealth”, “we”, “us”, “our”) recognises the importance of protecting your personal information. We are committed to collecting, using, storing, and disclosing personal information responsibly and in accordance with the Privacy Act 2020 and other applicable laws.

This Privacy Policy explains how we manage personal information collected from clients, prospective clients, referral partners, and users of digital platforms.

2. Who we are

YMT Wealth Limited provides financial advice as an Authorised Body under the Financial Advice Provider (FAP) licence held by Your Mortgage Team Limited (“YMT”).

YMT Wealth operates under the governance, supervision, and compliance framework of YMT as the licensed FAP.

As part of this framework, YMT Wealth and YMT share certain business systems, infrastructure, and office facilities to support the provision of financial advice and meet regulatory obligations.

3. Consent

By engaging YMT Wealth, providing us with personal information, or interacting with the YMT website or related digital platforms, you consent to the collection, use, storage, and disclosure of your personal information in accordance with this Privacy Policy.

If you do not agree with this Privacy Policy, you should not provide personal information to us.

4. What personal information we collect

“Personal information” means information about an identifiable individual.

The types of personal information we may collect include:

- Identification details (e.g. name, date of birth)
- Contact details (e.g. email address, phone number, address)
- Financial information (e.g. assets, liabilities, income, objectives)
- Information relevant to providing financial advice (including investment, retirement, insurance, or KiwiSaver information)
- Information collected through digital platforms (see section 10)

- Any other information you provide or authorise us to collect

In some cases, we may collect sensitive information (such as health information) where required for financial products and permitted by law.

5. How we collect personal information

We generally collect personal information directly from you, including through:

- Meetings, phone calls, or video conferences
- Emails, forms, and written correspondence
- The YMT website and associated digital platforms
- Referrals from professional partners where authorised

We may also collect personal information from third parties with your consent, including:

- Your Mortgage Team Limited and related entities
- Product providers (e.g. fund managers, insurers, KiwiSaver providers)
- Banks, lenders, custodians, and platform providers
- Professional advisers (e.g. accountants or lawyers)
- Identity verification and credit reporting agencies
- Any other party authorised by you or permitted by law

If you provide personal information about another person, you confirm that you have authority to do so and that they have been informed of this Privacy Policy.

6. Why we collect and use personal information

We collect and use personal information to:

- Provide financial advice and related services
- Assess suitability and eligibility for financial products
- Comply with legal and regulatory obligations (including AML/CFT)
- Communicate with you about advice, services, and products
- Manage and administer our relationship with you
- Conduct compliance, audit, and risk management activities
- Send marketing and promotional communications

You may opt out of marketing communications at any time.

7. Disclosure of personal information

We may disclose personal information where necessary to:

- Your Mortgage Team Limited (as the licensed Financial Advice Provider and provider of governance, supervision, and compliance services)
- Product providers, custodians, and platform providers
- Referral partners (where relevant and disclosed)
- External service providers (e.g. IT, compliance, audit)

- Regulators, government agencies, and dispute resolution schemes
- Any other party authorised by you or required by law

We do not sell personal information.

7A. Shared systems and related entity access

To operate efficiently and meet legal and regulatory requirements, YMT Wealth uses systems, technology platforms, and office facilities that may be shared with Your Mortgage Team Limited (YMT).

As the licensed FAP and a shareholder of YMT Wealth, YMT may access client personal information held by YMT Wealth only where necessary for legitimate purposes, including:

- Regulatory supervision and oversight
- Compliance monitoring and file reviews
- Audit, risk management, and quality assurance
- Complaint handling or dispute resolution
- Meeting legal or regulatory obligations

Access to personal information is restricted to authorised personnel and is subject to confidentiality, privacy, and information security controls.

Personal information is not accessed or used by YMT for unrelated commercial purposes.

8. Overseas disclosure

We may store or process personal information using cloud-based systems, some of which may be located outside New Zealand (including Australia).

Where personal information is disclosed overseas, we take reasonable steps to ensure it is protected in a manner consistent with the Privacy Act 2020.

9. Storage and security

We take reasonable steps to protect personal information from loss, misuse, unauthorised access, or disclosure, including:

- Secure electronic systems and access controls
- Use of reputable cloud service providers
- Limiting access to personal information on a need-to-know basis
- Compliance with YMT FAP information security standards

Despite these measures, no system can be guaranteed to be completely secure.

Where systems or premises are shared, YMT Wealth ensures that appropriate physical, technical, and administrative safeguards are in place to protect personal information.

10. Website use and cookies

When you visit the YMT website, information may be collected through cookies and similar technologies, including:

- IP address
- Browser and device type
- Pages viewed and interactions
- Date and time of access

Cookies help improve website performance and user experience. You can disable cookies through your browser settings, though this may affect functionality.

11. Retention of personal information

We retain personal information only for as long as necessary to:

- Provide services to you
- Meet legal and regulatory obligations
- Comply with record-keeping requirements (generally at least seven years)

When information is no longer required, we take reasonable steps to securely destroy or de-identify it.

12. Access and correction

You have the right to request access to, and correction of, your personal information.

Requests can be made by contacting us using the details below. We may require verification of identity before responding.

13. Privacy breaches

If a privacy breach occurs that is likely to cause serious harm, we will take reasonable steps to:

- Contain and assess the breach
- Notify affected individuals where required
- Notify the Office of the Privacy Commissioner where required by law

14. Changes to this Privacy Policy

We may update this Privacy Policy from time to time. The current version will be available on request or via the YMT website. Continued engagement with us constitutes acceptance of the updated policy.

15. Contact us

If you have any questions, concerns, or requests relating to privacy, please contact:

YMT Wealth Limited
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Frankton, Queenstown 9300

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