

# Privacy Policy

**Effective Date:** June 1<sup>st</sup>, 2025

## 1. Introduction

CEM NZ ("we," "our," or "us") is committed to protecting your privacy and personal information. This Privacy Policy explains how we collect, use, store, and protect your personal information in accordance with the Privacy Act 2020 (New Zealand).

## 2. What Information We Collect

### 2.1 Information You Provide

- **Account Information:** Name, email address, phone number, billing and shipping addresses
- **Payment Information:** Credit card details, billing information (processed securely through our payment providers)
- **Order Information:** Products purchased, order history, preferences
- **Communication:** Messages sent through contact forms, emails, or customer service interactions
- **Vehicle Information:** Make, model, year (when provided for product recommendations, or through our reviews)

### 2.2 Information Automatically Collected

- **Website Usage:** Pages visited, time spent, browser type, device information
- **Cookies & Analytics:** Website performance data, user behaviour patterns (collected by both CEM NZ and Wix)
- **IP Address:** For security and geographic location (general area only)
- **Wix Platform Data:** Our website is built on Wix.com, which automatically collects certain technical data as described in Wix's Privacy Policy

### 2.3 Information from Third Parties

- **Payment Processors:** Transaction confirmation and fraud prevention data
- **Shipping Partners:** Delivery confirmation and tracking information
- **Social Media:** If you interact with our social media pages (public information only)

## 3. How We Use Your Information

### 3.1 Primary Purposes

- **Order Processing:** Fulfilling orders, processing payments, arranging delivery
- **Customer Service:** Responding to inquiries, resolving issues, providing support
- **Product Recommendations:** Suggesting suitable products based on your vehicle or purchase history

- **Account Management:** Managing your account, order history, and preferences

## 3.2 Communication Purposes

- **Order Updates:** Shipping notifications, delivery confirmations, order status
- **Customer Support:** Responding to questions about products or orders
- **Marketing Communications:** Product information, promotions, automotive tips (with your consent)
- **Important Notices:** Changes to policies, product recalls, safety information

## 3.3 Business Operations

- **Website Improvement:** Analysing usage patterns to enhance user experience
- **Security:** Fraud prevention, account protection, website security
- **Legal Compliance:** Meeting regulatory requirements, responding to legal requests

# 4. How We Share Your Information

## 4.1 Service Providers

We share information with trusted third parties who help us operate our business:

- **Website Platform (Wix):** Our website is hosted on Wix.com, which may collect and process data according to their own privacy policy
- **Payment Processors:** For secure payment processing
- **Shipping Companies:** For order delivery (name, address, phone only)
- **Email Service Providers:** For sending order confirmations and marketing emails
- **Website Analytics:** For understanding website usage (anonymized data)
- **Customer Support Tools:** For managing customer inquiries

## 4.2 Legal Requirements

We may disclose information when required by law or to:

- Comply with legal obligations or court orders
- Protect our rights, property, or safety
- Prevent fraud or illegal activities
- Respond to government requests

## 4.3 Business Transfers

If our business is sold or merged, your information may be transferred to the new owner with appropriate protections.

## 4.4 What We Don't Share

- We never sell your personal information to third parties
- We don't share your information for others' marketing purposes without your consent

- We don't share sensitive payment information (our payment processors handle this securely)

## 5. Data Security

### 5.1 Wix Handles Website Security

Since we use Wix, your data security depends on Wix's security systems, not ours.

#### Wix's Security (What They Handle):

- **Website Security:** Wix secures the servers, encrypts data, and maintains the technical infrastructure
- **Platform Protection:** Industry-standard security measures for websites built on their platform
- **System Updates:** Wix handles security updates and patches for the platform
- **Data Encryption:** Wix encrypts data transmission between your browser and their servers

### 5.2 What We Add to Wix's Security

#### Our Additional Security Practices:

- **Limited Access:** Only CEM NZ staff who need customer information for orders and support can access it
- **Data Minimization:** We only collect information we actually need for your purchase and support

#### What We Can't Control:

- Wix's server security (that's their responsibility)
- Technical security measures on Wix's platform
- Data encryption methods (Wix handles this)

### 5.3 Payment Security - Multiple Layers

#### Payment Processors (Not Us or Wix):

- We use PCI DSS compliant payment processors (like Stripe, PayPal, etc.)
- **We never see your full credit card number** - the payment processor handles this
- Payment companies encrypt and secure all card transactions

#### What This Means:

- Your payment info goes directly to the payment company, not through us
- We only receive confirmation that payment worked
- The payment processor handles all card security requirements

### 5.4 If Something Goes Wrong

## **Data Breaches:**

- If Wix has a security issue, they would notify affected users according to their policies
- If we discover any security problem on our end, we'll contact you immediately
- We follow New Zealand privacy laws for reporting any privacy breaches

## **Your Protection:**

- Multiple layers: Wix secures the website, payment processors secure payments, we secure our business practices
- Each company has their own security responsibilities
- You're protected by multiple security policies, not just ours

# **6. Cookies & Tracking**

## **6.1 Types of Cookies We Use**

- **Essential Cookies:** Required for website functionality (shopping cart, login)
- **Performance Cookies:** Help us understand how visitors use our website
- **Marketing Cookies:** Used for targeted advertising and measuring campaign effectiveness

## **6.2 Managing Cookies**

- You can control cookies through your browser settings
- Disabling essential cookies may affect website functionality
- We respect "Do Not Track" signals where technically feasible

# **7. Your Rights & Choices**

Under the Privacy Act 2020, you have the right to:

## **7.1 Access & Correction**

- **Access:** Request a copy of personal information we hold about you
- **Correction:** Request correction of inaccurate or incomplete information
- **Portability:** Request your data in a portable format

## **7.2 Communication Preferences**

- **Unsubscribe:** Opt out of marketing emails at any time
- **Preferences:** Update your communication preferences in your account
- **Contact Method:** Choose how we contact you (email, phone, mail)

## **7.3 Data Deletion**

- **Account Deletion:** Request deletion of your account and associated data

- **Retention Limits:** We keep data only as long as necessary for business and legal purposes
- **Anonymization:** Some data may be anonymized rather than deleted for business analytics

## 8. Data Retention

### 8.1 Retention Periods

- **Account Information:** Retained while account is active, plus 7 years for tax purposes
- **Order History:** Retained for 7 years for warranty and legal compliance
- **Marketing Data:** Retained until you unsubscribe or request deletion
- **Website Analytics:** Anonymized data retained for business analysis

### 8.2 Automatic Deletion

- Marketing data automatically removed upon unsubscribe request
- Payment information immediately deleted after transaction completion

## 9. International Data Transfers

### 9.1 Your Data With Our Wix-based Website

- **Wix Controls Data Location:** Wix stores website data on their servers in the United States and other countries
- **We Follow Wix's Framework:** Your information is processed through Wix's international infrastructure
- **Not Stored in New Zealand:** When you use our website, your data travels internationally through Wix's systems

### 9.2 What This Means for You

- **Wix Privacy Policy Applies:** Wix's privacy policy governs how your data is stored and protected on their platform
- **International Processing:** Your information will be processed in countries where Wix operates (primarily US/EU)
- **Wix Security Standards:** Your data protection relies on Wix's security measures and compliance programs

### 9.3 What We Add to Wix's Framework

#### Our Additional Commitments:

- We only collect data we actually need for your orders and customer service
- We don't sell your information to anyone (separate from whatever Wix does)
- We follow New Zealand privacy laws for how we use your information
- We chose Wix because they have strong published privacy commitments

## **Our Limitations:**

- We can't control where Wix stores data or how they secure it
- For technical questions about data security, you need to check Wix's privacy policy
- We rely on Wix's compliance with international privacy laws

## **9.4 Your Options**

- **Accept International Processing:** Use our website normally
- **Object to International Processing:** Unfortunately, our website won't work for you since it runs on Wix
- **Want New Zealand-Only Processing:** Contact us - we may be able to help with phone orders instead

**Learn More:** For details about Wix's data practices, see Wix's Privacy Policy at <https://www.wix.com/about/privacy>

# **10. Third-Party Services & Wix Platform**

## **10.1 Wix Privacy Policy**

Our website is built using Wix.com's platform. Wix has its own privacy practices that apply to your use of our website:

- **Wix Cookies:** Wix uses cookies for platform functionality and analytics
- **Wix Analytics:** Wix collects website usage data for platform optimization
- **Wix Security:** Wix implements security measures to protect website data
- **Wix Data Processing:** Review Wix's Privacy Policy at <https://www.wix.com/about/privacy> for details

## **10.2 Your Wix Rights**

- You can manage certain Wix cookies through browser settings
- Contact Wix directly for questions about their data practices
- Our privacy practices are separate from and in addition to Wix's policies

# **11. Children's Privacy**

- Our products and services are intended for adults 18+
- We do not knowingly collect information from children under 13
- If we discover we have collected child information, we will promptly delete it

# **12. Changes to This Policy**

- We may update this Privacy Policy from time to time
- Changes will be posted on our website with the effective date
- Material changes will be communicated via email or website notice
- Continued use constitutes acceptance of updated policy

## 13. Contact Us

### 13.1 Privacy Inquiries

For questions about this Privacy Policy or your personal information:

Email: [info@costeffective.co.nz](mailto:info@costeffective.co.nz)

Phone: +64 27 605 2908

### 13.3 Complaints

If you believe we have breached your privacy:

1. Contact us first to resolve the issue
2. If unsatisfied, you may complain to the Privacy Commissioner: [www.privacy.org.nz](http://www.privacy.org.nz)

## 14. Definitions

- **Personal Information:** Information about an identifiable individual
- **Sensitive Information:** Information requiring special protection (we collect minimal sensitive data)
- **Cookies:** Small files stored on your device to remember preferences and usage

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