

Trade Credit Underwriting Agency NZ Limited

TCUANZ Privacy Statement

Introduction

Trade Credit Underwriting Agency NZ Limited, Company Number 3978818 ("TCUANZ", "we", "our" or "us") is committed to protecting privacy and handling personal information in accordance with the Privacy Act 2020 (NZ). TCUANZ is part of the Swiss Re group of companies.

TCUANZ acts as the authorised underwriting agent for QBE Insurance (Australia) Limited, New Zealand Branch ABN 78 003 191 035 (incorporated in Australia) ("QBE") and collects personal information on QBE's behalf in connection with the distribution and administration of trade credit insurance policies, retention instruments and related services (collectively, the "Products and Services"). QBE is the insurer of trade credit insurance policies and the issuer of retention instruments.

QBE may also collect, use, hold and disclose personal information in accordance with QBE's statement 'Privacy & your personal information' available at: <https://www.qbe.com/nz/about-qbe/privacy-and-your-personal-information>.

TCUANZ also collects, holds, uses and discloses personal information on its own behalf, including in connection with the recruitment and onboarding of applicants and prospective employees.

Application of this Privacy Statement

This Privacy Statement applies to any personal information that you provide to us, or authorise us to collect, in connection with Products and Services and recruitment and onboarding activities.

In this Privacy Statement, **you** or **your** refers to the party that is applying for, acquiring or continuing to hold or receive Products and Services, or the person that is applying for employment or participating in our recruitment or onboarding process.

You and **your** also refers to any applicable individual, such as a representative of a party that is applying for, acquiring or continuing to hold or receive Products and Services.

If you provide us with, or authorise us to collect, personal information about another person (including your representatives), you confirm that they have authorised you to provide us, or authorised us to collect, their personal information in accordance with this Privacy Statement and that you have informed them of their rights to access and request correction of their personal information, as set out below.

Who is collecting and holding personal information?

The agency collecting and holding personal information is:

Trade Credit Underwriting Agency NZ Limited
Commercial Bay Tower
Level 17 Office 1729
11–19 Customs Street West
Auckland 1010
New Zealand

Why we collect personal information

The purpose and nature of personal information we collect will depend on the nature of your relationship, and engagement, with us.

We may collect, use, hold and disclose personal information for purposes connected with the Product and Services, including in our capacity as QBE's authorised underwriting agent. These purposes include:

- issuing, administering and managing the Products and Services;
- assessing, investigating and administering claims and demands under the Products and Services;
- managing recoveries and debt collection activities;
- communicating with insureds, applicants, beneficiaries, brokers, co-insureds and other authorised representatives;
- customer relationship management and account planning;
- customer analytics and product development related to trade credit insurance;
- informing you about relevant products and services offered by Swiss Re group companies that may be of interest to you;
- complying with legal, regulatory and contractual obligations;
- managing our business operations; and
- any other purpose reasonably necessary for the administration of the Products and Services or that is required or permitted under applicable laws.

If you apply for a role with us, as part of recruitment and onboarding processes, we may also collect, use, hold and disclose your personal information for purposes including:

- verifying your identity and eligibility to work;
- conducting pre-employment screening and background checks where appropriate;
- establishing and administering your employment relationship;
- payroll processing and payment of salary and benefits;
- administering KiwiSaver and other employment-related benefits;
- workforce management, health and safety, security and business continuity purposes;
- complying with legal and regulatory obligations; and
- any other purpose reasonably necessary for recruitment or onboarding or that is required or permitted under applicable laws.

Personal information we collect

Depending on the Products and Services involved, we may collect personal information including:

- name;
- business contact details, including email address, telephone number and business address;
- position or role within the organisation;
- name of authorised persons, directors, officers and indemnifiers / guarantors of companies applying for and holding retention instruments; and
- names, positions and business contact details of individuals representing:
 - insureds and companies applying for and holding retention instruments;
 - co-insureds;
 - assignees;
 - brokers;
 - accountants; and
 - customers or debtors of an insured where those individuals are identified as business contacts.

During recruitment and onboarding we may collect:

- your name, date of birth and contact details;
- nationality, citizenship and work entitlement information;
- employment history and qualifications;
- referee details and references;
- criminal conviction declarations;
- emergency contact details;
- bank account details;
- Inland Revenue Department (IRD) number;
- KiwiSaver information;
- information obtained through pre-employment screening;
- information relating to health and safety requirements where relevant; and
- any other information reasonably required to establish and administer your employment.

How we collect personal information

We collect personal information directly from you where practicable. Depending on the circumstances, we may also collect personal information indirectly from:

- QBE;
- insureds, applicants, brokers and other parties involved in administering the Products and Services;
- persons authorised to act on your behalf;
- referees and background screening providers (during recruitment and onboarding);
- medical practitioners or medical assessment providers (where relevant);
- government agencies where authorised or required by law; and
- other third parties where reasonably necessary for the purposes described in this Privacy Statement.

If you provide us with personal information about another individual, you must ensure that you are authorised to do so. You must direct them to, and ensure that they are aware of, this Privacy Statement, including their rights to access and request correction of their personal information.

Who may receive your information

We may disclose personal information to:

- QBE;
- reinsurers;
- brokers and persons authorised to act on your behalf;
- Swiss Re group companies, including Swiss Re International SE, a reinsurer of the Products;
- service providers for the purposes of providing services to us, including:
 - technology, records management and mailing service providers;
 - payment processing and banking providers;
 - organisations managing claims, recoveries and debt collection;
 - professional advisers, including legal, accounting and audit advisers;
 - payroll providers, employee benefit providers and background screening providers (for recruitment and employment purposes); and
- where required or authorised by law, including to regulators, government agencies, courts and law enforcement agencies.

We will only disclose personal information where reasonably necessary for the purposes described in this Privacy Statement or where required or authorised by law.

Our related companies, reinsurers and service providers may be located outside New Zealand, including in Australia, the Philippines, Hong Kong, India, Singapore, Malaysia, the United Kingdom, Switzerland, the United States of America, the Slovak Republic and Japan. We may disclose personal information to such overseas recipients in accordance with the *Privacy Act 2020* (NZ).

How do we hold personal information and keep it secure?

We hold personal information in a combination of electronic systems and paper-based files. This includes information held on our secure internal systems, cloud-based platforms and in offsite document storage facilities.

We take reasonable steps to ensure that the personal information we hold is accurate, complete, up-to-date and relevant, and that only the information reasonably required for our functions and activities is held. We rely on you to ensure that you provide us with accurate information and that you inform us promptly if it changes.

Is providing the personal information mandatory?

The supply of personal information we request is generally voluntary. However, some personal information is necessary to provide the requested Products and Services or administer recruitment and employment processes. If the required personal information is not provided, we may be unable to:

- provide or administer the requested Products and Services;
- assess your employment application;
- complete pre-employment screening;
- establish your employment;
- process salary or employment benefits; or
- comply with our legal obligations.

Your rights

You have the right to request access to, and correction of, the personal information we hold about you, subject to the *Privacy Act 2020* (NZ).

Requests for access or correction should be directed to the Privacy Compliance Officer using the contact details below.

Privacy Compliance Officer

If you have any questions about this statement, wish to access or correct your personal information, or wish to make a privacy complaint, please contact:

Privacy Compliance Officer
Swiss Re
Email: anz_compliance@swissre.com

Date: September 2026