

# LendCap

PEER-TO-PEER LENDING · NEW ZEALAND

LEGAL · PRIVACY DOCUMENT

## Privacy & Cookie Policy

Crowdsphere Limited, trading as LendCap · www.lendcap.co.nz · Last updated March 2026

**LendCap** (a trading name of Crowdsphere Limited) is committed to protecting and respecting your privacy. This policy explains what personal information we collect, how we use it, and what rights you have over it.

This policy applies to [www.lendcap.co.nz](http://www.lendcap.co.nz) and any related websites owned and operated by Crowdsphere Limited.

### 01 Information We May Collect From You

We may collect and process the following personal data about you when you request goods, services, or information from us:

- › Information provided by filling in forms on our website — including contact details (name, email, postal address, phone number), financial information (bank or brokerage account numbers), unique identifiers (username, account number, password), and preferences (favourites, transaction history, marketing preferences).
- › If you choose to list your company with us, information about your business such as company name, size, business type, and a professional profile.
- › Information you provide when you write to us, including by email.
- › Information shared with us over the telephone. We may make and retain a record of that conversation.
- › Responses to surveys we conduct.
- › Details of transactions you carry out through our site.
- › Information obtained from third parties in accordance with this policy — for example, we may verify business details via [companies.govt.nz](http://companies.govt.nz).

*We also automatically gather technical data such as IP addresses, browser type, operating system, referring pages, and clickstream data for site administration and analytics. This data does not identify individual users.*

### 02 How We Use Your Information

We use the information we hold about you for the following purposes:

- › To ensure content on our site is presented in the most effective way for you.
- › To provide information, products, or services you request from us, where you have consented to be contacted.
- › To fulfil our obligations under any contracts between you and us.
- › To notify you about changes to our goods and services.

We may also use your data — or permit selected third parties to use it — to provide information about goods and services that may interest you. Existing customers will only be contacted by electronic means about similar goods and services to those previously supplied. New customers will only be contacted electronically if they have consented.

If you do not wish us to use your data for marketing, or to pass your details to third parties, please contact us at support@lendcap.co.nz or refer to the Access & Your Choices section below.

### 03 Disclosure of Your Information

We will share your personal information with third parties only in the ways described in this policy. **We do not sell your personal information to third parties.**

We may disclose personal information to members of our corporate group — including subsidiaries and our ultimate holding company. We may also disclose your information to third parties in the following circumstances:

- › If we sell or purchase any business or assets, we may share your data with the prospective buyer or seller.
- › If LendCap (Crowdsphere Limited) or substantially all of its assets are acquired by a third party, personal data held about customers will form part of the transferred assets.
- › If we are legally required to disclose your data, or to enforce our Terms and Conditions, or to protect the rights, property, or safety of LendCap, our customers, or others — including sharing information for fraud prevention and credit risk reduction.

We may share your information with companies that help us run our business. Those companies are only authorised to use your data as necessary to provide those specific services.

We do not disclose information about identifiable individuals to our advertisers, but we may share aggregate, anonymised statistics about our users.

### 04 Access & Your Choices

If your personal information changes, or you no longer wish to use our services, you may correct, update, amend, or request deletion of your information by:

- › Updating your details in your account settings.
- › Emailing us at support@lendcap.co.nz.
- › Contacting us by telephone or post at the address in the Contact section.

We will respond to access requests within 30 days. A fee of \$10 may apply to cover the cost of providing details of the information we hold about you.

We will retain your information for as long as your account is active or as required to provide services. In cases involving the collection and processing of financial data, we may retain records for up to 7 years to meet our legal obligations.

*You may unsubscribe from our newsletters or marketing emails at any time by following the unsubscribe link in the email, updating your account preferences, or contacting us at support@lendcap.co.nz.*

You also have the right to ask us not to process your personal data for marketing purposes at any time.

## 05 Cookies & Tracking Technologies

We may collect information about your computer — including IP address, operating system, and browser type — for system administration. This is statistical data about browsing behaviour and does not identify individuals.

We use cookies — small files stored on your device — to improve our site and deliver a personalised experience. Cookies enable us to:

- › Estimate our audience size and usage patterns.
- › Store your preferences and customise the site to your interests.
- › Speed up your searches.
- › Recognise you when you return to our site.

You may refuse cookies by adjusting your browser settings, though doing so may limit access to parts of our site. Unless you adjust those settings, our system may issue cookies when you log on.

Cookies set by our partners, affiliates, advertisers, or service providers are not covered by this policy. We do not have access to or control over those cookies.

We may display third-party advertisements. When you view or click an ad, a cookie may be set to help deliver relevant advertising. You may opt out via the tracking preference managers provided by those services.

## 06 How We Store, Process & Secure Your Data

Data we collect may be transferred to, and stored at, a destination inside or outside New Zealand. It may also be processed by staff operating inside or outside New Zealand who work for us or our suppliers — for example, in fulfilling orders, processing payments, or providing support services.

By submitting your personal data, you agree to this transfer, storage, and processing. We will take all steps we consider reasonably necessary to ensure your data is treated securely and in accordance with this policy.

All information provided via email or our site is stored on secure servers. When you enter sensitive information such as bank account details, we encrypt the transmission using secure socket layer technology (SSL).

Where you have a password to access parts of our site, you are responsible for keeping it confidential. Please do not share your password with anyone.

*No method of transmission over the internet or electronic storage is 100% secure. We cannot guarantee absolute security, but we follow generally accepted standards to protect your information during transmission and once received.*

For security questions, contact us at support@lendcap.co.nz.

## 07 Additional Privacy Information

### Blog & Forum

Our website may include a publicly accessible blog and community forum. Any information you share in these areas may be read, collected, and used by others. To request removal of your personal information, contact us at support@lendcap.co.nz. In some cases removal may not be possible, and we will let you know if that is the case.

### Referrals

If you use our referral service to recommend our site to a friend, we will ask for your friend's name and email address to send them a one-time invitation email. LendCap stores this information solely for the purpose of sending that email and tracking the success of our referral programme. Your friend may contact us at support@lendcap.co.nz to request removal from our database.

### Links to Third-Party Sites

Our site may contain links to websites operated by our suppliers, partners, advertisers, affiliates, and other third parties. We are not responsible for the privacy practices or content of those websites. Please review their policies before submitting any personal data.

### Social Media Widgets

Our website may include social media features such as sharing buttons. These features may collect your IP address, record which page you are visiting, and set a cookie to function properly. Your interactions with these features are governed by the privacy policy of the company providing them.

### Single Sign-On

You may be able to log in using a third-party sign-in service. This authenticates your identity and may give you the option to share personal information — such as your name and email address — to pre-populate our sign-up form.

## 08 Changes to This Policy

We may update this policy from time to time to reflect changes in our information practices. If we make any material changes, we will notify you by email (sent to the address in your account) or by posting a notice on this site before the changes take effect.

We encourage you to review this page periodically for the latest information on our privacy practices.

## 09 Contact Us

Questions, comments, or requests regarding this privacy policy are welcome. Please get in touch using the details below.

### POSTAL ADDRESS

#### LendCap

Crowdsphere Limited

PO Box 3156

Wellington 6140

New Zealand

### GET IN TOUCH

#### Email

support@lendcap.co.nz

#### Phone

04 974 9269

#### Office Hours

Monday – Friday, 9:00 am – 5:00 pm

Closed weekends and public holidays