

Privacy Policy

How ClearDesk Business Services collects, uses, protects, and shares your personal information — across every service we offer.

Effective Date: 10 July 2026 · **Version:** 2.0 · Prepared in accordance with the Privacy Act 2020 (including IPP 3A, effective 1 May 2026)

1. Introduction

ClearDesk Business Services ("**ClearDesk**", "we", "us", "our") is an Auckland-based bookkeeping, payroll, tax preparation, and back-office outsourcing firm. We are committed to protecting the privacy of every person whose information we handle — our clients, their employees, their business contacts, and visitors to our website.

This Privacy Policy explains what personal information we collect, why we collect it, how we use and protect it, who we share it with, and the rights you have under the **Privacy Act 2020**. It applies to all ClearDesk services and all client segments.

By engaging our services or using our website, you acknowledge the practices described in this policy. If you do not agree with this policy, please contact us before providing any personal information.

2. Who We Are and What We Do

ClearDesk provides flat-fee bookkeeping, payroll, GST, income tax preparation, and back-office support to sole traders, contractors, and small-to-medium businesses across New Zealand. Our services are organised into four service lines:

Service line	Who it serves	Typical services
Driver Desk	Rideshare & delivery drivers (Uber, Bolt, DiDi, Ola, Uber Eats, DoorDash, Delivereasy and similar platforms)	IR3 income tax returns, GST registration & returns, provisional tax management, vehicle expense & kilometre-rate claims
Trade Desk	Tradespeople — builders, electricians, plumbers, painters, landscapers and other trades	Bookkeeping, bank reconciliations, GST returns, crew payroll, invoicing support, year-end accounts
Business Desk	Small & medium businesses, professionals, consultants and companies	Full back-office: bookkeeping, payroll, accounts payable/receivable, management reporting, cash-flow forecasts, tax filings, website services

Host Desk

Airbnb, Bookabach and short-stay accommodation hosts; residential rental property owners

Rental income tax returns (IR3/IR3R), mixed-use and apportionment calculations, GST threshold monitoring, ring-fencing of rental deductions

Our filing status. ClearDesk acts as a **nominated person** with Inland Revenue (IRD). We are not a Listed Tax Agent. With your written authority, we access your myIR account, prepare your returns, and file them on your behalf. You remain legally responsible for the accuracy of your returns, and we prepare them based on the information you provide.

CONTACT DETAILS

ClearDesk Business Services · Auckland, New Zealand

Email: info@cleardesk.co.nz · Phone: 020 4010 1914 / 022 340 7509 · Web: www.cleardesk.co.nz

3. Who This Policy Covers

Because of the breadth of our services, we handle personal information about several groups of people:

- **Clients** — sole traders, partners, company directors and shareholders, trustees, and rental property owners who engage our services;
- **Employees of our payroll clients** — where a Trade Desk or Business Desk client engages us to run payroll, we process their staff's personal and pay information;
- **Co-owners and associated persons** — for example, the joint owner of a rental property, a spouse or partner with shared income arrangements, or business partners;
- **Prospective clients** — people who enquire via WhatsApp, phone, email, our website, social media, or community events;
- **Referral partners and business contacts** — immigration advisers, tax agents, vehicle dealers, property managers and others we work with;
- **Website visitors** — people who browse www.cleardesk.co.nz or client websites we host.

4. Personal Information We Collect

4.1 IDENTITY AND CONTACT INFORMATION

- Full name, date of birth, and contact details (phone, email, postal and residential address)
- IRD number and myIR account details (with your authority)
- Photo identification (passport, driver licence) and proof of address, collected for identity verification
- Business name, trading name, NZBN, and company registration details
- Preferred language and communication preferences (we serve clients in English and Hindi)
- Immigration or visa status, where relevant to your engagement (for example, work-visa contractors or clients referred by immigration advisers)

4.2 FINANCIAL AND TAX INFORMATION

- Income statements and earnings summaries from gig-economy and accommodation platforms (Uber, Bolt, DiDi, Ola, Uber Eats, DoorDash, Airbnb, Bookabach and similar)

- PAYE income details, employer summaries, and salary/wage information from myIR
- Bank statements, transaction records, and bank account numbers
- Invoices, receipts, and expense records
- GST records, flat-rate credit statements, and GST registration details
- Loan, mortgage, and interest statements (for example, for rental property interest deductibility)
- Vehicle details, logbooks, odometer readings, and fuel/running-cost records (for kilometre-rate and actual-cost claims)
- Property details: address, purchase records, floor areas, room-night data, and ownership shares (for rental and short-stay apportionment)
- ACC levy information, student loan, KiwiSaver, and Working for Families details where relevant to your return

4.3 PAYROLL INFORMATION (EMPLOYEES OF OUR CLIENTS)

- Employee names, IRD numbers, tax codes, contact details, and bank account numbers
- Salary, wages, hours, leave balances, and deductions
- KiwiSaver enrolment and contribution details
- Employment start/end dates and employment agreements where provided

4.4 COMPLIANCE INFORMATION

- Identity verification records and copies of identification documents
- Signed authorities (IRD nominated-person authority, engagement terms)
- Records of the checks we are required to keep under applicable anti-money-laundering and tax administration rules

4.5 COMMUNICATIONS AND WEBSITE INFORMATION

- Emails, WhatsApp messages, phone records, and meeting notes
- Enquiry details submitted through our website, social media, or campaign offers (such as "Books Sorted. Website Free.")
- If we build or host a website for you as part of a ClearDesk package, the content and contact details you supply for that site
- Basic technical data when you visit our website (browser type, device, pages viewed), and analytics data if enabled by our website platform

5. How We Collect Your Information

5.1 DIRECTLY FROM YOU

Most information comes directly from you — through onboarding questionnaires, our client interview process, documents you upload or email to us, WhatsApp and phone conversations, and forms on our website.

5.2 INDIRECTLY, FROM OTHER SOURCES

To prepare accurate returns and run your back office, we also collect information about you from sources other than you. This may include:

- **Inland Revenue (myIR)** — your income summaries, PAYE details, tax credits, filing history, and account balances, accessed under your signed nominated-person authority;
- **Platforms and marketplaces** — earnings and fee statements from rideshare, delivery, and accommodation platforms, where you provide access or where the platform reports to IRD;
- **Your employer(s)** — PAYE and employment income details reflected in IRD records;
- **Your bank** — statements and transaction feeds you authorise or supply;
- **Co-owners, partners, or family members** — for example, where a jointly owned rental property return requires details of both owners;
- **Your other advisers** — accountants, tax agents, lawyers, or immigration advisers, where you ask them to share information with us;
- **Referral partners** — where someone refers you to us, we may receive your name and contact details from them.

Indirect collection notice (IPP 3A). From 1 May 2026, the Privacy Act requires us to tell you when we collect your information from someone other than you. This policy, together with our Terms of Engagement and onboarding documents, serves as that notice for the indirect collection described above. Where we collect information indirectly about a person who is not our client — for example, an employee of a payroll client or a co-owner of a property — we take reasonable steps to ensure they are made aware, usually by asking our client to pass on this policy or by contacting the person directly.

5.3 A NOTE FOR OUR PAYROLL CLIENTS

If you engage ClearDesk to run payroll, you must ensure your employees know their personal information will be shared with us for payroll processing. We recommend naming ClearDesk in your own employee privacy notice or employment documentation. We process employee information only on your instructions and for payroll purposes.

6. Why We Collect and Use Your Information

We collect and use personal information only for purposes connected with our services:

- Preparing and filing income tax returns (IR3, IR3R and related schedules), GST returns, and payroll filings with IRD;
- Calculating income tax, GST, provisional tax, terminal tax, ACC levies, and entitlements such as the Independent Earner Tax Credit;
- Applying vehicle expense methods, home-office and floor-area apportionment, mixed-use asset rules, and residential rental deduction rules (including ring-fencing) correctly to your circumstances;
- Bookkeeping, bank reconciliation, invoicing, accounts payable/receivable, and management reporting;
- Running payroll for your staff, including PAYE, KiwiSaver, and leave management;
- Building and hosting your business website where included in your package;
- Verifying your identity and meeting our legal and regulatory obligations;
- Communicating with you about your engagement, deadlines, IRD correspondence, and our fees;
- Responding to enquiries and providing quotes;

- Administering our own business — billing, records, service improvement, and dispute resolution.

MARKETING COMMUNICATIONS

We do not run bulk email campaigns to purchased lists and we do not sell your information. We may occasionally contact you directly — for example, with tax deadline reminders or service updates relevant to your engagement. You can opt out of non-essential communications at any time by replying or emailing info@cleardesk.co.nz. Opting out never affects service or deadline communications essential to your engagement.

7. Who We Share Your Information With

7.1 INLAND REVENUE AND GOVERNMENT AGENCIES

- **Inland Revenue (IRD)** — we file your returns and correspond with IRD under your nominated-person authority. IRD independently receives information about you from banks, employers, and digital platforms under its own information-gathering powers;
- Other government agencies where disclosure is required or authorised by law (for example, in response to a lawful demand).

7.2 SERVICE PROVIDERS WE USE

- Secure cloud storage and document management platforms;
- Email and messaging platforms (including Gmail and WhatsApp) used for client communication;
- Accounting and payroll software providers used to deliver your services;
- Website hosting platforms, where we build or host a site for you;
- Payment and banking providers for billing.

These providers process information on our behalf and are not permitted to use it for their own purposes.

7.3 WITH YOUR AUTHORITY

- Your other professional advisers — Listed Tax Agents, accountants, lawyers, mortgage brokers, or immigration advisers — where you ask us to work with them or hand over your records;
- Co-owners or business partners, to the extent necessary for a joint return or shared engagement;
- Anyone else, only with your explicit consent.

We never sell your personal information, and we never share it with third parties for their marketing purposes.

8. Where Your Information Is Stored

Your information is held in secure, access-controlled cloud services and password-protected systems. Some of the platforms we use (for example, email, messaging, and cloud storage providers) store data on servers located outside New Zealand, including Australia and the United States.

Where information is held overseas, we only use reputable providers that are subject to comparable privacy safeguards, consistent with the cross-border disclosure requirements of the Privacy Act 2020 (IPP 12). Regardless of where data is stored, this policy and New Zealand law continue to govern how we handle it.

9. How Long We Keep Your Information

Record type	Retention period
Tax returns, workpapers, and supporting financial records	At least 7 years (Tax Administration Act 1994)
GST records and invoices	At least 7 years
Payroll and wage records	At least 7 years (Employment Relations Act / Holidays Act requirements)
Identity verification records	At least 5 years after the engagement ends
General correspondence	Up to 7 years after the engagement ends
Enquiries that do not become engagements	Up to 2 years

When information is no longer required, we securely delete or de-identify it. We cannot delete records earlier where the law requires us to keep them.

10. How We Protect Your Information

- Encrypted cloud storage with access limited to authorised ClearDesk personnel on a need-to-know basis;
- Strong password and multi-factor authentication practices on systems holding client data, including myIR access;
- Secure transmission of sensitive documents; we ask clients to avoid sending full bank card details or passwords by email or WhatsApp;
- Device security on all equipment used to access client information, including for remote work;
- Regular backups and access reviews;
- Staff confidentiality obligations covering all client information.

No system is completely immune from risk. If a privacy breach occurs that is likely to cause serious harm, we will notify the Office of the Privacy Commissioner and affected individuals as required by the Privacy Act 2020.

11. Your Rights

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

- **Access** — ask for a copy of the personal information we hold about you. We will respond within 20 working days;
- **Correction** — ask us to correct information you believe is wrong or incomplete. If we do not agree to correct it, you can require us to attach a statement of correction to the record;
- **Know how your information is handled** — ask questions about anything in this policy;
- **Withdraw authority** — revoke your nominated-person authority or other consents at any time (this may limit the services we can provide, and does not affect processing that has already occurred);
- **Deletion** — request deletion of information we are not legally required to retain;
- **Complain** — raise a concern with us, and if you are not satisfied, complain to the Privacy Commissioner.

To exercise any of these rights, email info@cleardesk.co.nz with the subject line "Privacy Request". We may need to verify your identity before releasing information.

12. Children's Privacy

Our services are designed for adults and businesses. We do not knowingly collect personal information from anyone under 18, except where it appears incidentally in a client's records (for example, Working for Families details). Any such information is used only for the client's tax and payroll purposes.

13. Changes to This Policy

We review this policy regularly and update it when our practices or the law change — as we have done for the Privacy Amendment Act 2025 (IPP 3A). The latest version is always available on our website, and the Effective Date at the top shows when it was last updated. Significant changes will be communicated to current clients directly.

14. Questions and Complaints

If you have any question, concern, or complaint about how we have handled your personal information, please contact us first — we take privacy concerns seriously and will respond promptly.

CLEARDESK BUSINESS SERVICES

Email: info@cleardesk.co.nz · Phone: 020 4010 1914 / 022 340 7509

Web: www.cleardesk.co.nz · Auckland, New Zealand

If you are not satisfied with our response, you may complain to the **Office of the Privacy Commissioner**:
www.privacy.org.nz · 0800 803 909 · PO Box 10094, Wellington 6143.