
MOSHIMS MMK LTD

Privacy Policy

Family First, Fresh Always.

moshims.co.nz

info@moshims.co.nz | 027 MOSHIMS

47 Takapu Road, Takapu Valley, Wellington, New Zealand

Last updated: June 2026

1. Introduction

Moshims MMK Ltd (“Moshims”, “we”, “our”, or “us”) is committed to protecting the privacy of our customers, wholesale partners, website visitors, and anyone whose personal information we hold.

This Privacy Policy explains how we collect, use, store, disclose, and protect your personal information in accordance with the New Zealand Privacy Act 2020 and the Information Privacy Principles (IPPs), including IPP 3A (indirect collection) which came into force on 1 May 2026.

This policy applies to all personal information collected through our website (moshims.co.nz), home delivery service, wholesale operations, Saturday markets, in-store interactions, and any other channel through which you interact with us.

By using our services, placing an order, creating an account, or otherwise providing your personal information to us, you acknowledge that your information will be handled in accordance with this policy.

2. Who we are

The agency responsible for collecting and holding your personal information is:

Moshims MMK Ltd

47 Takapu Road, Takapu Valley, Wellington, New Zealand

Email: info@moshims.co.nz • Phone: 027 MOSHIMS (027 667 4467) • Web: moshims.co.nz

Moshims is a family-owned fresh produce, fruit, vegetable, and grocery business operating across Wellington, New Zealand. We offer home delivery, wholesale supply, and Saturday market sales.

Junior MMKS Limited is a subsidiary company of Moshims MMK Ltd and may process your personal information for the purposes of marketing and product distribution on our behalf.

3. What personal information we collect

We may collect the following types of personal information depending on how you interact with us:

Category	Examples
Identity	Full name
Contact details	Email address, phone number, delivery address, billing address
Order information	Products ordered, order history, delivery preferences, order value
Payment	Payment card details (processed securely by Stripe — we do not store your full card number)
Account	Username, password (encrypted), account preferences
Communications	Emails, SMS messages, phone call records, customer service interactions
Wholesale accounts	Business name, contact person, ABN/NZBN, credit terms, order history
Website usage	IP address (anonymised), pages visited, browser type, device type, referral source
Marketing preferences	Email and SMS opt-in status, communication preferences

We only collect personal information that is necessary for the purposes described in this policy. We do not collect sensitive information (such as health data, religious beliefs, or ethnic origin) unless you voluntarily provide it to us.

4. How we collect your information

Direct collection

We collect your personal information directly from you when you:

- Place an order on moshims.co.nz or by phone
- Create an account on our website
- Subscribe to our email or SMS marketing
- Contact us by email, phone, or social media
- Visit our Saturday markets and provide your details
- Apply for or manage a wholesale account
- Provide feedback, complete a survey, or enter a promotion

Indirect collection (IPP 3A)

In some cases, we collect your personal information from sources other than you directly. This is known as indirect collection under the New Zealand Privacy Act 2020 (Information Privacy Principle 3A), which came into force on 1 May 2026.

The following describes situations where your personal information may be collected by a third-party provider from a source other than you, and the source from which that information originates:

Receiving provider	Source of information	What is collected and why
Base44 (operations platform)	Your order on moshims.co.nz (WooCommerce)	Name, contact details, delivery address, and order history are transferred to manage order fulfilment and delivery scheduling.
Stripe (payment processor)	Your order on moshims.co.nz (WooCommerce)	Name, email, billing address, and payment card details are transferred at checkout to securely process your payment.
Xero (accounting)	Orders on moshims.co.nz and wholesale invoices	Name, contact details, and invoice amounts are transferred for invoicing, payment reconciliation, and GST compliance.
Anthropic (Claude AI)	Our operations platform (Base44) and WooCommerce	Name, contact details, order history, and delivery address may be processed to assist with order management and customer communications.
OpenAI (ChatGPT)	Our operations platform (Base44)	Name, contact details, and order details may be processed to assist with content drafting and business communications.
Google (Gemini AI)	Our operations platform (Base44) and Google Workspace	Name, email address, and order details may be processed to assist with analytics and operational support.
Mailchimp (Intuit)	Your account on moshims.co.nz or in-store sign-up	Name and email address are transferred to send marketing emails, delivery notifications, and promotional offers.
SMS Gateway (sms-gate.app)	Your account on moshims.co.nz or in-store sign-up	Name and mobile phone number are transferred to send SMS marketing messages and delivery notifications.
Meta (Facebook / Instagram)	Browsing activity on moshims.co.nz (via Meta Pixel) and customer email lists	Browsing behaviour and email address may be collected or matched by Meta for social media advertising and audience targeting.
Google Analytics	Browsing activity on moshims.co.nz	Anonymised IP address, pages visited, device type, and browsing behaviour are collected automatically when you

		visit our website.
Junior MMKS Limited (subsidiary)	Moshims MMK Ltd customer records	Name, contact details, delivery address, order history, and product preferences are shared for marketing, promotional campaigns, and product distribution.

If you are a wholesale customer whose details were provided to us by a referral, business partner, or another organisation, we will notify you directly at the time we first make contact with you, or as soon as reasonably practicable thereafter.

5. Why we collect your information

We collect and use your personal information for the following purposes:

- To process and fulfil your orders, including delivery scheduling and payment processing
- To create and manage your customer account
- To manage wholesale accounts, invoicing, and credit terms
- To communicate with you about your orders, deliveries, and account
- To send you marketing communications (where you have opted in)
- To improve our products, services, and website based on usage patterns and feedback
- To comply with legal and regulatory obligations, including tax and accounting requirements
- To operate our internal business systems, including AI-assisted tools for order management, delivery scheduling, and customer communications
- To detect and prevent fraud or other unlawful activity

Legal basis for collection

- **Contractual necessity:** Where the collection is necessary to fulfil an order, deliver products, or manage your wholesale account (IPP 1).
- **Legal obligation:** Where we are required by law to retain records, including under the Tax Administration Act 1994 (minimum 7-year retention) and the Goods and Services Tax Act 1985.
- **Consent:** Where you have opted in to receive marketing communications via email or SMS. You may withdraw consent at any time (see Section 9).
- **Legitimate business purpose:** Where the collection is necessary for internal operations including analytics, delivery scheduling, stock management, and customer service (IPP 1).

Moshims MMK Ltd has conducted an internal Privacy Impact Assessment in relation to its use of AI tools and third-party service providers. This assessment is reviewed periodically and updated when new tools or providers are introduced.

6. AI-assisted systems

We use artificial intelligence (AI) tools to help run our business more efficiently. These tools assist us with order management, delivery scheduling, wholesale account management, customer communications, business analytics, and content creation.

Your personal information may be processed by these AI systems solely for the purposes described in Section 5. These are internal tools operated by and for Moshims — your data is not sold or provided to external AI companies for their own independent purposes.

AI service providers

Provider	Data processed	Purpose
Anthropic (Claude AI)	Name, contact details, order history, delivery address	AI-assisted order management, delivery scheduling, customer communications, business analytics, and operational automation
OpenAI (ChatGPT)	Name, contact details, order details	AI-assisted content drafting, design feedback, and business communications
Google (Gemini AI)	Name, email address, order details	AI-assisted analytics, operational support, and email communications

How your data is protected

- All AI providers are accessed via their business API services, contractually separate from their consumer products.
- Under our API agreements, your personal information is not used by these providers to train, improve, or develop their AI models.
- AI tools operate under Moshims' instruction and control — they do not make independent decisions about how your data is used.
- AI-generated content (such as delivery notifications or marketing messages) is reviewed before being sent to you.

Human oversight and accountability

Moshims MMK Ltd retains full responsibility for all decisions made with the assistance of AI tools. No significant decision affecting you (such as account management, pricing, or service eligibility) is made solely by an automated system without human review.

If you believe an AI-assisted decision has resulted in inaccurate information being held about you, or has adversely affected you, you have the right to request human review. Contact us at info@moshims.co.nz or 027 MOSHIMS.

We regularly review our AI service provider agreements to ensure they meet New Zealand Privacy Act 2020 requirements for overseas data processing.

7. Third-party service providers

In addition to the AI providers described in Section 6, we use the following third-party service providers. These providers may process your personal information on our behalf and solely for the purposes described in this policy.

Payment processing

Provider	Data processed	Purpose
Stripe	Name, email, billing address, payment card details	Secure payment processing for online orders. PCI DSS Level 1 certified. Moshims does not store your full card details.

E-commerce and website

Provider	Data processed	Purpose
WooCommerce (WordPress)	Name, contact details, delivery address, order history	Online ordering platform at moshims.co.nz

Accounting and invoicing

Provider	Data processed	Purpose
Xero	Name, contact details, invoice amounts, payment records	Accounting, invoicing, payment reconciliation, and GST compliance

Business operations

Provider	Data processed	Purpose
Base44	Name, contact details, order history, delivery address, account information	Internal business operations platform (order management, customer records, wholesale account management)

Subsidiary company

Provider	Data processed	Purpose
Junior MMKS Limited	Name, contact details, delivery address, order history, product preferences	Marketing, promotional campaigns, product distribution, and order fulfilment. Operates under the same privacy obligations as Moshims MMK Ltd.

Your personal information is only shared with these providers to the extent necessary to deliver the services described above. None of these providers are authorised to use your data for their own marketing or other independent purposes.

8. Cloud services and data storage

Your personal information may be processed or stored by the following providers on our behalf. Each provider processes data only for the purposes stated below and in accordance with their own privacy policies.

Provider	Data processed / stored	Purpose
Hostinger	Website data, customer accounts, order records, WooCommerce database	Website hosting for moshims.co.nz
Cloudflare	Website traffic data, cached content, security logs	Content delivery, DDoS protection, and SSL encryption
Base44	Customer records, order data, wholesale accounts, product catalogue	Internal business operations platform
Google Workspace	Business email communications	Business email (apex@moshims.co.nz)
Stripe	Name, email, billing address, payment card details, transaction records	Secure payment processing (PCI DSS Level 1)
Xero	Name, contact details, invoice amounts, payment records	Accounting, invoicing, and GST compliance
Mailchimp (Intuit)	Name, email address	Email marketing and customer communications
SMS Gateway	Name, mobile phone number	SMS marketing and delivery notifications
Meta (Facebook / Instagram)	Name, email (custom audiences), interaction data	Social media marketing and advertising
Anthropic (Claude AI)	Name, contact details, order history, delivery address	AI-assisted order management and communications
OpenAI (ChatGPT)	Name, contact details, order details	AI-assisted content drafting and design
Google (Gemini AI)	Name, email address, order details	AI-assisted analytics and operational support
Junior MMKS Limited	Name, contact details, order history, product preferences	Marketing and product distribution (subsidiary)

For full details on how each provider handles your data, please refer to their respective privacy policies:

- Hostinger: hostinger.com/legal/privacy-policy
- Cloudflare: cloudflare.com/privacypolicy
- Base44: base44.app/privacy
- Google (Workspace and Gemini): policies.google.com/privacy

- Stripe: stripe.com/privacy
- Xero: xero.com/nz/about/legal/privacy
- Mailchimp (Intuit): intuit.com/privacy/statement
- SMS Gateway: sms-gate.app/privacy
- Meta: facebook.com/privacy/policy
- Anthropic: anthropic.com/privacy
- OpenAI: openai.com/policies/privacy-policy

Where your personal information is transferred overseas, we ensure that appropriate safeguards are in place in accordance with the New Zealand Privacy Act 2020 (Information Privacy Principle 12).

Data retention

We retain your personal information only for as long as necessary to fulfil the purposes described in this policy, or as required by law. Order and transaction records are retained for a minimum of seven (7) years to comply with New Zealand tax and business record-keeping requirements under the Tax Administration Act 1994.

9. Marketing and communications

We may use your personal information to send you marketing and promotional communications about our products, services, offers, and events. We use the following tools to manage these communications:

Provider	Data processed	Purpose
Mailchimp (Intuit)	Name, email address	Email marketing campaigns, delivery notifications, promotional offers, newsletters, and seasonal announcements
SMS Gateway (sms-gate.app)	Name, mobile phone number	SMS marketing messages, delivery notifications, order confirmations, and promotional offers
Meta (Facebook and Instagram)	Name, email (for custom audiences), public interaction data	Social media marketing, targeted advertising, and customer engagement
Junior MMKS Limited	Name, contact details, delivery address, product preferences	Marketing campaigns, promotional offers, and product distribution on behalf of Moshims MMK Ltd

Your marketing choices

You have the right to opt out of marketing communications at any time:

- Click the “unsubscribe” link at the bottom of any marketing email
- Reply STOP to any marketing SMS message
- Contact us at info@moshims.co.nz or 027 MOSHIMS

Opting out of marketing will not affect transactional communications (such as order confirmations and delivery notifications), which are necessary to fulfil your orders.

We will never sell your contact information to third parties for their own marketing purposes.

10. Your rights

Under the New Zealand Privacy Act 2020, you have the right to access, correct, and request deletion of your personal information held by Moshims MMK Ltd.

Right to access

You may request a copy of the personal information we hold about you. We will respond within twenty (20) working days, as required by the Privacy Act 2020.

Right to correction

If any personal information we hold about you is inaccurate, incomplete, or out of date, you may request that we correct it.

Right to request deletion

You may request that we delete your personal information where:

- The information is no longer necessary for the purpose it was collected
- You withdraw your consent (where consent was the basis for processing)
- There is no legal or regulatory requirement for us to retain the information

We are legally required to retain certain records (such as order and financial transaction data) for seven (7) years under New Zealand tax law. Where a deletion request conflicts with a legal retention obligation, we will inform you and restrict processing of the data instead of deleting it.

How to make a request

To exercise any of your rights, please contact us:

Method	Details
Email	info@moshims.co.nz — subject line “Privacy Request — [Access / Correction / Deletion]”
Phone	027 MOSHIMS (Monday to Saturday, 8:00 AM – 5:00 PM NZST)

Identity verification

To process your request, please include:

1. Your full name, as it appears on your account or order
2. Your email address or phone number associated with your account
3. A description of the information you wish to access, correct, or delete
4. A copy of valid photo identification (for deletion requests only)

Processing timeframes

- Access and correction requests: responded to within twenty (20) working days.
- Deletion requests: actioned within twenty (20) working days. Written confirmation provided once complete, or a written explanation if deletion cannot be fulfilled.
- If we refuse a request, we will provide the reason in writing and advise you of your right to complain to the Office of the Privacy Commissioner.

Right to complain

If you are not satisfied with our response, you may lodge a complaint with the Office of the Privacy Commissioner of New Zealand:

- Website: privacy.org.nz
- Phone: 0800 803 909

11. Website analytics and tracking

We use the following analytics and tracking tools on our website and social media pages:

Tool	Data collected	Purpose
Google Analytics	IP address (anonymised), pages visited, time on site, device type, browser, referral source	Understanding website traffic patterns, popular products, and user behaviour to improve our online store
Meta Pixel (Facebook / Instagram)	Pages visited, products viewed, actions taken (e.g., add to cart, purchase), device and browser data	Measuring the effectiveness of our social media advertising and showing relevant ads to visitors of moshims.co.nz

Cookies

These tools use cookies and similar technologies to collect data. You can manage your cookie preferences through your browser settings. Disabling cookies may affect some website functionality, such as remembering items in your cart.

For more information, please refer to the respective privacy policies of Google and Meta.

12. Children’s privacy and age verification

Moshims MMK Ltd does not sell age-restricted products (such as alcohol or tobacco). However, we take the privacy of children seriously and comply with the Privacy Act 2020 regarding the collection of personal information from individuals under 16.

Our policy on children’s data

- Our online ordering service is intended for individuals aged 16 and over, or children under 16 with the consent and supervision of a parent or guardian.
- We do not knowingly collect personal information from children under 16 without parental or guardian consent.
- Accounts created on moshims.co.nz require a declaration that the account holder is at least 16, or is acting with parental or guardian consent.

If we discover a child’s data has been collected

If we become aware that we hold personal information belonging to a child under 16 collected without appropriate consent, we will:

5. Immediately restrict processing of the data
6. Attempt to verify whether parental or guardian consent exists
7. If consent cannot be verified, permanently delete all personal information within twenty (20) working days
8. Confirm deletion in writing to the person who notified us

How to notify us

If you believe we hold personal information belonging to a child under 16:

- Email: info@moshims.co.nz — subject line “Children’s Privacy Concern”
- Phone: 027 MOSHIMS (Monday to Saturday, 8:00 AM – 5:00 PM NZST)

We encourage parents and guardians to monitor their children’s use of online services. If your child has created an account or placed an order without your knowledge, please contact us and we will promptly address the matter.

13. Changes to this policy

We may update this Privacy Policy from time to time to reflect changes in our business practices, legal requirements, or the tools and services we use. When we make material changes, we will update the “Last updated” date at the top of this policy.

Where a change materially affects how we use your personal information, we will take reasonable steps to notify you, including by posting a notice on moshims.co.nz or by sending you an email or SMS notification.

14. Contact us

If you have any questions, concerns, or complaints about this Privacy Policy or how we handle your personal information:

Method	Details
Email	info@moshims.co.nz
Phone	027 MOSHIMS (027 667 4467)
Address	47 Takapu Road, Takapu Valley, Wellington, New Zealand
Website	moshims.co.nz

You also have the right to lodge a complaint with the Office of the Privacy Commissioner of New Zealand:

- Website: privacy.org.nz
- Phone: 0800 803 909