

**From:** [Bandara Rashmi \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#)  
**Subject:** Bandara, Rashmi (Latitude Financial) added you to the Dia group  
**Date:** Sunday, 19 March 2023 9:49:01 pm  
**Attachments:** [GuestWelcomeEmailTopLeftImage.png](#)  
[GuestWelcomeEmailTopRightImage.png](#)  
[GuestWelcomeEmailRightBottomImage.png](#)  
[GuestWelcomeEmailcon.png](#)  
[MicrosoftImage.png](#)  
[GuestWelcomeEmailSharepointImage.png](#)

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Microsoft 365

Work Brilliantly Together

## Welcome to the Dia Group

Private group with guests

Dia

 [Dia@latitudefs.com](mailto:Dia@latitudefs.com)

## How to participate

As a guest, you're invited to take part in group conversations, share the latest ideas saved in the group files and notebook, and manage group tasks.

### Email the group

For easy access, add [Dia@latitudefs.com](mailto:Dia@latitudefs.com) to your contacts and save this message in your inbox so you can refer back to it.

### Go to SharePoint

Discover documents and photos shared by group members in the dedicated site.

### Go to the shared notebook

Read and add to the latest notes from group members.

### Remember your group

Save this email to get back to everything your group has to offer.

## See the latest

Go to your group's SharePoint site, where you can share



news, collaborate on content, manage shared files, and track site activities.

[Go to SharePoint](#)



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**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Jeremy Williams](#); [Julia Wootton](#)  
**Cc:** [Cristian Cornejo](#)  
**Subject:** Latitude - ASX announcement  
**Date:** Tuesday, 11 April 2023 11:28:40 am  
**Attachments:** [LFS ASX cyber update 110423.pdf](#)

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Hi all

FYI, please find attached Latitude's latest ASX Announcement. Please note that Latitude will not be paying any ransom to the threat actor.

Regards, Brendon

**Brendon Cutt**

General Manager, Compliance and Conduct Risk

Latitude Financial Services

M [REDACTED]

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11 April 2023

## ASX ANNOUNCEMENT

### Cybercrime update

Latitude Financial (ASX: LFS) has received a ransom demand from the criminals behind the cyber-attack on our company.

Latitude will not pay a ransom. This decision is consistent with the position of the Australian Government.

We will not reward criminal behaviour, nor do we believe that paying a ransom will result in the return or destruction of the information that was stolen.

In line with advice from cybercrime experts, Latitude strongly believes that paying a ransom will be detrimental to our customers and cause harm to the broader community by encouraging further criminal attacks.

The stolen data the attackers have detailed as part of their ransom threat is consistent with the number of affected customers disclosed by Latitude in our announcement dated 27 March 2023.

This matter is under investigation by the Australian Federal Police and we continue to work with the Australian Cyber Security Centre and cyber-security experts on our response.

We are in the process of contacting all customers, past customers and applicants whose information was compromised, outlining details of the information stolen, the support we are providing and our plans for remediation. We will complete this process as quickly as we can.

We encourage all our customers to remain vigilant and alert to potential scam attempts.

To the best of our knowledge, there has been no suspicious activity inside Latitude's systems since Thursday 16 March 2023.

Regular business operations are being restored, with Latitude's primary Customer Contact Centre back online and operating at full capacity. We will respond to all customer enquiries as a priority. Customers can also access services via the Latitude website and mobile app. New customer originations have also recommenced.

Latitude maintains insurance policies to cover risks, including cyber-security risks, and we have notified our insurers in respect of this incident.

#### **Latitude Financial CEO Bob Belan said:**

"Latitude will not pay a ransom to criminals. Based on the evidence and advice, there is simply no guarantee that doing so would result in any customer data being destroyed and it would only encourage further extortion attempts on Australian and New Zealand businesses in the future.

"Our priority remains on contacting every customer whose personal information was compromised and to support them through this process.

"In parallel, our teams have been focused on safely restoring our IT systems, bringing staffing levels back to full capacity, enhancing security protections and returning to normal operations.

"I apologise personally and sincerely for the distress that this cyber-attack has caused and I hope that in time we are able to earn back the confidence of our customers."

## **Supporting our customers**

Latitude is delivering a comprehensive customer care and remediation program to support affected individuals. Some of the steps we are taking include:

Latitude's dedicated contact centres are available for affected customers in Australia and New Zealand between 9am – 6pm AEST/NZST, Monday – Friday.

Additional support is available via our dedicated contact centres for customers who are in a uniquely vulnerable position as a result of this cyber-attack.

We have engaged IDCARE, a not-for profit organisation specialising in providing free, confidential cyber incident information and assistance. If you wish to speak with one of their expert Case Managers, please visit [idcare.org](http://idcare.org) or call (New Zealand) 0800 121 068, 11am – 6pm NZST, Monday – Friday (excluding public holidays) or (Australia) 1800 595 160 (use the referral code LAT23).

Mental Health and Wellbeing Support is available free of charge through our Support Line 0800 808 374 (New Zealand) or 1800 808 374 (Australia).

The Help page on our website is also being kept up to date with the latest information.

Authorised for release to the ASX by the Board of Directors.

### **For further information:**

#### Media

Mark Gardy  
+61 412 376 817

#### Investor Relations

Matthew Wilson  
+61 401 454 621

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**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Jeremy Williams](#); [Julia Wootton](#); [Walls, Frederika \(Latitude Financial\)](#)  
**Cc:** [Cristian Cornejo](#)  
**Subject:** RE: LFS - cyber-incident  
**Date:** Wednesday, 29 March 2023 4:45:42 pm

Sorry, typo - the L was meant to be a K  
~34,700 compromised NZ passport numbers

**From:** Jeremy Williams <Jeremy.Williams@dia.govt.nz>  
**Sent:** Wednesday, 29 March 2023 4:40 pm  
**To:** Cutt, Brendon (Latitude Financial) <Brendon.Cutt@latitudefinancial.com>; Julia Wootton <julia.wootton@dia.govt.nz>; Walls, Frederika (Latitude Financial) <Frederika.Walls@latitudefinancial.com>  
**Cc:** Cristian Cornejo <Cristian.Cornejo@dia.govt.nz>  
**Subject:** [EXTERNAL] RE: LFS - cyber-incident

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Thanks Brendon – Are you able to just clarify this : **“is ~34.7L NZ passport numbers”**

- Jeremy

**From:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Sent:** Wednesday, 29 March 2023 4:22 PM  
**To:** Jeremy Williams <[Jeremy.Williams@dia.govt.nz](mailto:Jeremy.Williams@dia.govt.nz)>; Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>; Walls, Frederika (Latitude Financial) <[Frederika.Walls@latitudefinancial.com](mailto:Frederika.Walls@latitudefinancial.com)>  
**Cc:** Cristian Cornejo <[Cristian.Cornejo@dia.govt.nz](mailto:Cristian.Cornejo@dia.govt.nz)>  
**Subject:** RE: LFS - cyber-incident

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Hi Jeremy

The number I have is ~34.7L NZ passport numbers only and 1,347 NZ passport images compromised.

Adding my colleague [@Walls, Frederika \(Latitude Financial\)](#), who is also NZ-based, and can shed some light on our media responses, if it helps.

Regards, Brendon

**From:** Jeremy Williams <[Jeremy.Williams@dia.govt.nz](mailto:Jeremy.Williams@dia.govt.nz)>  
**Sent:** Wednesday, 29 March 2023 3:42 pm  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>; Julia Wootton <[julia.wootton@dia.govt.nz](mailto:julia.wootton@dia.govt.nz)>  
**Cc:** Cristian Cornejo <[Cristian.Cornejo@dia.govt.nz](mailto:Cristian.Cornejo@dia.govt.nz)>  
**Subject:** [EXTERNAL] RE: LFS - cyber-incident  
**Importance:** High

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Hi Brendon,

I appreciate this is a busy time but I am hoping you can shed some light on the number of NZ passports that have been compromised as a result of this breach. We're receiving a number of media queries relating to the figure and we wish to be as pro-active as possible in this space. Please advise at as soon as possible.

- Jeremy

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**From:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>

**Sent:** Monday, 27 March 2023 1:21 PM

**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>

**Cc:** Jeremy Williams <[Jeremy.Williams@dia.govt.nz](mailto:Jeremy.Williams@dia.govt.nz)>

**Subject:** RE: LFS - cyber-incident

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We do not yet have an AU v NZ split. The data is being analysed now. I can advise that the vast bulk of ID numbers is currently understood to be driver licences, not passports. I will share number of impacted NZ passports when available.

Regards, Brendon

**General Manager, Compliance and Conduct Risk**

**Latitude Financial Services**

[REDACTED]

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**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>

**Sent:** Monday, 27 March 2023 12:52 pm

**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>

**Cc:** Jeremy Williams <[Jeremy.Williams@dia.govt.nz](mailto:Jeremy.Williams@dia.govt.nz)>

**Subject:** [EXTERNAL] RE: LFS - cyber-incident

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Thanks Brendon,

I am out of the office this week, so have forwarded your note to my colleague Jeremy (copied here).

If you have any updates on numbers of, or names of, any NZ passport holders affected I would appreciate if you could note those to Jeremy and I this week.

Thanks

Julia

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**From:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>

**Sent:** Monday, 27 March 2023 12:49 pm

**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>

**Subject:** LFS - cyber-incident

Hi Julia

A further announcement to the ASX today - unfortunately, a significant number of additional ID numbers stolen.

Please let me know if you would like to discuss.

Brendon

**General Manager, Compliance and Conduct Risk**

**Latitude Financial Services**

[REDACTED]



**From:** Cutt, Brendon (Latitude Financial)  
**Sent:** Wednesday, 22 March 2023 1:01 pm  
**To:** 'Julia Wootton' <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: Data breach wording

Hi Julia

We have released a further ASX update, per attached.

Our continuing investigations have provided further evidence of large-scale information theft affecting customers (past and present) and applicants across New Zealand and Australia. We do not currently know the number of customers and applicants affected and the type of personal information that has been stolen but we are working urgently to understand this.

Brendon

**General Manager, Compliance and Conduct Risk**  
**Latitude Financial Services**

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**From:** Cutt, Brendon (Latitude Financial)  
**Sent:** Monday, 20 March 2023 3:10 pm  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: Data breach wording

Hi Julia

Just by way of an update, please see an ASX announcement we made earlier today.

Brendon

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**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Sent:** Monday, 20 March 2023 9:16 am  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Subject:** [EXTERNAL] FW: Data breach wording  
**Importance:** High

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Kia ora Brendon

Please see below our intended publication in relation to the data breach. Let me know if you have any feedback

Thanks

Julia

**Draft banner wording:**

Latitude Financial Services (GEM Finance) in Australia has advised of a cyberattack which may have compromised New Zealand passport holders' information. See here for more information. *(link to page below)*

**Draft web page wording**

**Latitude Financial Services data breach**

Latitude Financial Services (also trading as GEM Finance in New Zealand), an Australian finance company, has recently advised customers of a cyberattack which may have resulted in unauthorised access to current and former customers' information held by the company.

**How do I know if I have been impacted by the data breach?**



Latitude Financial Services is notifying all affected customers about the data breach. This includes New Zealand passport holders who provided their New Zealand passport as part of setting up their accounts with Latitude Financial Services.

If you are not contacted by Latitude Financial Services, you have not been impacted by the breach.

**What passport details could have been exposed?**

Some people had their New Zealand passport details compromised.

A copy of your passport bio-data page may have been exposed.

Latitude Financial Services will advise you if your New Zealand passport details were compromised.

**Do I need to replace my passport if I have been impacted?**

No, you don't have to.

If you have renewed your passport since signing up with Latitude Financial Services, you do not need to do anything.

If you have not renewed your passport, there is no need to replace your passport if it is still valid.

**Can I use my passport to travel?**

Yes, your passport is safe to use for international travel. Your passport remains valid for travel unless it has expired or it has been renewed.

**Could someone else get a passport in my identity?**

No. We use robust controls that protect your passport from identity takeover, including sophisticated facial recognition technology.

**Could someone use my passport details to travel in my identity?**

No. They would need your actual passport, not just your passport details.

If your passport has been lost or stolen, you must let the Department of Internal Affairs (DIA) Passport Office know as soon as possible so we can cancel your passport and protect you from any misuse.

Further information about lost and stolen passports is available here:

[Lost, stolen or damaged passport](#)

**Is it still safe to use my passport as proof of identity?**

Impacted Latitude Financial Services customers may be concerned their passport details could be misused to commit identity fraud.

You have the option to ask DIA to apply a block in the Australia Document Verification Service (DVS) system on your behalf. This block will mean that your passport number

cannot be used for digital verification in Australia, but you can still use your passport to verify your identity in person as required, such as for the purposes of taking out a loan, or a phone plan.

If you want DIA to apply a block in DVS, email us at: [xxxxxxxxxxxx@xxx.xxx.xx](mailto:xxxxxxxxxxxx@xxx.xxx.xx).

Let us know your current passport number, name and contact phone number, including area and country codes – we'll call from New Zealand. Put 'Latitude Financial Services' in the subject line.

### **Is my passport still valid if I replace it?**

If you choose to replace your passport, the previous one will be cancelled once we receive your application.

Note that a cancelled passport cannot be used for travel or identification purposes.

You will need to wait until a replacement passport has been issued.

Information about passport timeframes is available here:

[Passport timeframes](#)

### **What happens if I replace my New Zealand passport while I am overseas?**

We understand that you may be worried that you could be stranded without any valid ID overseas. If you have upcoming international travel planned, we recommend that you travel on your current passport.

If you would like to replace your passport, contact DIA to discuss your upcoming travel plans before cancelling your passport.

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**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#)  
**Subject:** LFS - cyber-incident  
**Date:** Monday, 27 March 2023 12:50:28 pm  
**Attachments:** [LFS ASX cyber update 270323.pdf](#)

---

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**General Manager, Compliance and Conduct Risk**  
**Latitude Financial Services**

[REDACTED]

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[REDACTED]

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**Importance:** High

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27 March 2023

## ASX ANNOUNCEMENT

### Cybercrime update

From the outset of the cyber-attack on Latitude (ASX: LFS), we have sought to keep our customers, partners, employees and the broader community as up to date as we can.

This malicious attack on Latitude is under investigation by the Australian Federal Police and we continue to work with the Australian Cyber Security Centre and our expert cyber-security advisers.

To the best of our knowledge no suspicious activity has been observed in Latitude's systems since Thursday 16 March 2023.

As our forensic review continues to progress, we have identified that approximately 7.9 million Australian and New Zealand driver licence numbers were stolen, of which approximately 3.2 million, or 40%, were provided to us in the last 10 years.

In addition, approximately 53,000 passport numbers were stolen.

We have also identified less than 100 customers who had a monthly financial statement stolen.

We will reimburse our customers who choose to replace their stolen ID document.

A further approximately 6.1 million records dating back to at least 2005 were also stolen, of which approximately 5.7 million, or 94%, were provided before 2013.

These records include some but not all of the following personal information: name, address, telephone, date of birth.

Latitude maintains insurance policies to cover risks, including cyber-security risks, and we have notified our insurers in respect of this incident.

We recognise that today's announcement will be a distressing development for many of our customers and we apologise unreservedly.

We are writing to all customers, past customers and applicants whose information was compromised outlining details of the information stolen and our plans for remediation.

#### **Supporting our customers**

Latitude is undertaking a comprehensive customer care program to support affected individuals. Some of the steps we are taking include:

Latitude's dedicated contact centres are available for affected customers in Australia and New Zealand between 9am – 6pm AEDT/NZST, Monday – Friday.

Hardship support is available via our dedicated contact centres for customers who are in a uniquely vulnerable position as a result of this cyber-attack.

We have engaged IDCARE, a not-for profit organisation specialising in providing free, confidential cyber incident information and assistance. If you wish to speak with one of their expert Case Managers, please visit [idcare.org](http://idcare.org) or call (New Zealand) 0800 121 068, 11am – 6pm NZST, Monday – Friday (excluding public holidays) or (Australia) 1800 595 160 (use the referral code LAT23).

Mental Health and Wellbeing Support is available free of charge through our Support Line 0800 808 374 (New Zealand) or 1800 808 374 (Australia).

The help page on our website is also being kept up to date with the latest information.

## **Steps you can take to protect yourself**

There are immediate precautions that you can take, which include:

- Contacting one of Australia's credit reporting agencies for a credit report so you can check if your identity has been used to obtain credit without your knowledge.
- In New Zealand, checking your credit record to confirm if your identity has been used to obtain credit without your knowledge. For further information, please refer to: [govt.nz/browse/consumer-rights-and-complaints/debt-and-credit-records/check-your-own-credit-report](http://govt.nz/browse/consumer-rights-and-complaints/debt-and-credit-records/check-your-own-credit-report)
- Requesting the credit reporting agencies to place a credit ban or suspension on your credit file via their website or by contacting them directly. Please be aware that you will not be able to apply for credit while the ban or suspension is in place.

## **Be Alert**

We urge our customers to be vigilant with all online communications and transactions, including:

- Staying alert for any phishing scams via phone, post or email
- Ensuring communications received are legitimate
- Not opening texts from unknown or suspicious numbers
- Changing passwords regularly with 'strong' passwords, not re-using passwords and activating multi-factor authentications when available on any online accounts
- Latitude will not contact customers asking for password or sensitive information

If you are a victim of cybercrime, you can report it at ReportCyber on the Australian Cyber Security Centre website.

If you wish to report a scam or a vulnerability, go to ScamWatch.

## **Latitude Financial CEO Ahmed Fahour said:**

"It is hugely disappointing that such a significant number of additional customers and applicants have been affected by this incident. We apologise unreservedly.

"We are committed to working closely with impacted customers and applicants to minimise the risk and disruption to them, including reimbursing the cost if they choose to replace their ID document. We are also committed to a full review of what has occurred.

"We urge all our customers to be vigilant and on the look-out for suspicious behaviour relating to their accounts. We will never contact customers requesting their passwords.

"We continue to work around the clock to safely restore our operations. We are rectifying platforms impacted in the attack and have implemented additional security monitoring as we return to operations in the coming days.

"We thank customers and merchant partners for their support and patience. Customers can continue to make transactions on their Latitude credit card."

Authorised for release to the ASX by the Board of Directors.

## **For further information:**

### Media

Mark Gardy

+61 412 376 817

### Investor Relations

Matthew Wilson

+61 401 454 621

**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#)  
**Subject:** RE: Data breach wording  
**Date:** Wednesday, 22 March 2023 1:00:59 pm  
**Attachments:** [LFS ASX cyber update 220323.pdf](#)

---

Hi Julia

We have released a further ASX update, per attached.

Our continuing investigations have provided further evidence of large-scale information theft affecting customers (past and present) and applicants across New Zealand and Australia. We do not currently know the number of customers and applicants affected and the type of personal information that has been stolen but we are working urgently to understand this.

Brendon

**General Manager, Compliance and Conduct Risk**  
**Latitude Financial Services**

---

**From:** Cutt, Brendon (Latitude Financial)  
**Sent:** Monday, 20 March 2023 3:10 pm  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: Data breach wording

Hi Julia

Just by way of an update, please see an ASX announcement we made earlier today.

Brendon

---

**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Sent:** Monday, 20 March 2023 9:16 am  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Subject:** [EXTERNAL] FW: Data breach wording  
**Importance:** High

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Kia ora Brendon

Please see below our intended publication in relation to the data breach. Let me know if you have any feedback

Thanks

Julia

**Draft banner wording:**

Latitude Financial Services (GEM Finance) in Australia has advised of a cyberattack which may have compromised New Zealand passport holders' information. See here for more information.  
(*link to page below*)

**Draft web page wording**

**Latitude Financial Services data breach**

Latitude Financial Services (also trading as GEM Finance in New Zealand), an Australian finance company, has recently advised customers of a cyberattack which may have resulted in unauthorised access to current and former customers' information held by the company.

### **How do I know if I have been impacted by the data breach?**

Latitude Financial Services is notifying all affected customers about the data breach. This includes New Zealand passport holders who provided their New Zealand passport as part of setting up their accounts with Latitude Financial Services.

If you are not contacted by Latitude Financial Services, you have not been impacted by the breach.

### **What passport details could have been exposed?**

Some people had their New Zealand passport details compromised.

A copy of your passport bio-data page may have been exposed.

Latitude Financial Services will advise you if your New Zealand passport details were compromised.

### **Do I need to replace my passport if I have been impacted?**

No, you don't have to.

If you have renewed your passport since signing up with Latitude Financial Services, you do not need to do anything.

If you have not renewed your passport, there is no need to replace your passport if it is still valid.

### **Can I use my passport to travel?**

Yes, your passport is safe to use for international travel. Your passport remains valid for travel unless it has expired or it has been renewed.

### **Could someone else get a passport in my identity?**

No. We use robust controls that protect your passport from identity takeover, including sophisticated facial recognition technology.

### **Could someone use my passport details to travel in my identity?**

No. They would need your actual passport, not just your passport details.

If your passport has been lost or stolen, you must let the Department of Internal Affairs (DIA) Passport Office know as soon as possible so we can cancel your passport and protect you from any misuse.

Further information about lost and stolen passports is available here:

[Lost, stolen or damaged passport](#)

### **Is it still safe to use my passport as proof of identity?**

Impacted Latitude Financial Services customers may be concerned their passport details could be misused to commit identity fraud.

You have the option to ask DIA to apply a block in the Australia Document Verification Service (DVS) system on your behalf. This block will mean that your passport number cannot be used for digital verification in Australia, but you can still use your passport to verify your identity in person as required, such as for the purposes of taking out a loan, or a phone plan.

If you want DIA to apply a block in DVS, email us at: [xxxxxxxxxxxx@xxx.xxx.xx](mailto:xxxxxxxxxxxx@xxx.xxx.xx).

Let us know your current passport number, name and contact phone number, including area and country codes – we'll call from New Zealand. Put 'Latitude Financial Services' in the subject line.

### **Is my passport still valid if I replace it?**

If you choose to replace your passport, the previous one will be cancelled once we receive your application.

Note that a cancelled passport cannot be used for travel or identification purposes.

You will need to wait until a replacement passport has been issued.

Information about passport timeframes is available here:

[Passport timeframes](#)

### **What happens if I replace my New Zealand passport while I am overseas?**

We understand that you may be worried that you could be stranded without any valid ID overseas. If you have upcoming international travel planned, we recommend that you travel on your current passport.

If you would like to replace your passport, contact DIA to discuss your upcoming travel plans before cancelling your passport.

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22 March 2023

**ASX ANNOUNCEMENT****Cybercrime update**

Latitude Financial (ASX: LFS) today provides an update on the cyber-attack on its systems.

Latitude is committed to keeping our customers, partners, employees and the broader community as up to date as possible as we respond to this attack.

We are continuing our forensic review to determine the full extent of the attack on Latitude and the amount of personal information stolen by the attacker.

While to the best of our knowledge no compromised data has left Latitude's systems since Thursday 16 March 2023, regrettably our review has uncovered further evidence of large-scale information theft affecting customers (past and present) and applicants across Australia and New Zealand.

Our people are working urgently to identify the total number of customers and applicants affected and the type of personal information that has been stolen.

We appreciate how frustrating this latest development will be for our customers and we unreservedly apologise.

We will provide a further update once we have determined the full extent of the theft and we will contact all additional customers and applicants affected as soon as we can.

Our focus remains firmly on containing this attack, progressing our forensic review of the actions taken by the attacker and restoring operational capability gradually over the coming days.

Our dedicated contact centre for affected customers is now operational.

Authorised for release to the ASX by the Chairman of the Board of Directors, Michael Tilley.

**For further information:**

**Media**  
Mark Gardy  
+61 412 378 817

**Investor Relations**  
Matthew Wilson  
+61 401 454 621

**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#); [Walls, Frederika \(Latitude Financial\)](#)  
**Subject:** Latitude/DIA media management  
**Date:** Tuesday, 21 March 2023 4:17:56 pm

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Hi Freddie

As just mentioned, Julia has received a couple of media queries. Can you please call her to discuss asap.

Julia Wootton

General Manager Service and Access

[xxxxx.xxxxxxx@xxx.xxx.xx](mailto:xxxxx.xxxxxxx@xxx.xxx.xx)

[REDACTED]

Thanks, Brendon

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Released under the Official Information Act 1982

**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#)  
**Subject:** RE: Data breach wording  
**Date:** Monday, 20 March 2023 3:10:40 pm  
**Attachments:** [LFS ASX cyber update 200323.pdf](#)

---

Hi Julia

Just by way of an update, please see an ASX announcement we made earlier today.

Brendon

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**From:** Julia Wootton <Julia.Wootton@dia.govt.nz>  
**Sent:** Monday, 20 March 2023 9:16 am  
**To:** Cutt, Brendon (Latitude Financial) <Brendon.Cutt@latitudefinancial.com>  
**Subject:** [EXTERNAL] FW: Data breach wording  
**Importance:** High

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Kia ora Brendon

Please see below our intended publication in relation to the data breach. Let me know if you have any feedback

Thanks

Julia

**Draft banner wording:**

Latitude Financial Services (GEM Finance) in Australia has advised of a cyberattack which may have compromised New Zealand passport holders' information. See here for more information. (*link to page below*)

**Draft web page wording**

#### **Latitude Financial Services data breach**

Latitude Financial Services (also trading as GEM Finance in New Zealand), an Australian finance company, has recently advised customers of a cyberattack which may have resulted in unauthorised access to current and former customers' information held by the company.

#### **How do I know if I have been impacted by the data breach?**

Latitude Financial Services is notifying all affected customers about the data breach. This includes New Zealand passport holders who provided their New Zealand passport as part of setting up their accounts with Latitude Financial Services.

If you are not contacted by Latitude Financial Services, you have not been impacted by the breach.

#### **What passport details could have been exposed?**

Some people had their New Zealand passport details compromised.

A copy of your passport bio-data page may have been exposed.

Latitude Financial Services will advise you if your New Zealand passport details were

compromised.

**Do I need to replace my passport if I have been impacted?**

No, you don't have to.

If you have renewed your passport since signing up with Latitude Financial Services, you do not need to do anything.

If you have not renewed your passport, there is no need to replace your passport if it is still valid.

**Can I use my passport to travel?**

Yes, your passport is safe to use for international travel. Your passport remains valid for travel unless it has expired or it has been renewed.

**Could someone else get a passport in my identity?**

No. We use robust controls that protect your passport from identity takeover, including sophisticated facial recognition technology.

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No. They would need your actual passport, not just your passport details.

If your passport has been lost or stolen, you must let the Department of Internal Affairs (DIA) Passport Office know as soon as possible so we can cancel your passport and protect you from any misuse.

Further information about lost and stolen passports is available here:

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**Is it still safe to use my passport as proof of identity?**

Impacted Latitude Financial Services customers may be concerned their passport details could be misused to commit identity fraud.

You have the option to ask DIA to apply a block in the Australia Document Verification Service (DVS) system on your behalf. This block will mean that your passport number cannot be used for digital verification in Australia, but you can still use your passport to verify your identity in person as required, such as for the purposes of taking out a loan, or a phone plan.

If you want DIA to apply a block in DVS, email us at: [xxxxxxxxxxxx@xxx.xxx.xx](mailto:xxxxxxxxxxxx@xxx.xxx.xx).

Let us know your current passport number, name and contact phone number, including area and country codes – we'll call from New Zealand. Put 'Latitude Financial Services' in the subject line.

**Is my passport still valid if I replace it?**

If you choose to replace your passport, the previous one will be cancelled once we receive your application.

Note that a cancelled passport cannot be used for travel or identification purposes.

You will need to wait until a replacement passport has been issued.

Information about passport timeframes is available here:

[Passport timeframes](#)

**What happens if I replace my New Zealand passport while I am overseas?**

We understand that you may be worried that you could be stranded without any valid ID overseas. If you have upcoming international travel planned, we recommend that you travel on your current passport.

If you would like to replace your passport, contact DIA to discuss your upcoming travel plans before cancelling your passport.

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20 March 2023

## ASX ANNOUNCEMENT

### Cybercrime update

Latitude Financial (ASX: LFS) announced on 16 March 2023 that it had detected unusual activity on its systems which it can now confirm as a sophisticated, well-organised and malicious cyber-attack which remains active.

We recognise the distress to our customers caused by the theft of their personal information and we are committed to transparently updating our customers, partners, employees and the broader community.

Latitude immediately engaged leading external cyber security experts, the Australian Cyber Security Centre, the Australian Federal Police and other relevant Government agencies.

The attack on Latitude is now the subject of an investigation by the Australian Federal Police.

Our people are working around the clock to contain the attackers. We have taken the prudent action of isolating some of our technology platforms which means that we are currently not onboarding new customers.

Because the attack remains active, we have taken our platforms offline and are unable to service our customers and merchant partners. We cannot restore this capability immediately, however we are working to do so gradually over the coming days and ask our customers for their continued patience. Our restoration of these services is aligned to our forensic review.

In conjunction with our cyber-security experts, we are continuing our forensic review of our IT platforms to identify the full extent of the theft of customer information as a result of the attack on Latitude.

So far, Latitude can confirm that:

- As previously disclosed, approximately 330,000 customers and applicants have had their personal information stolen
- Approximately 96% of the personal information stolen was copies of drivers' licences or driver licence numbers
- Less than 4% was copies of passports or passport numbers
- Less than 1% was Medicare numbers

As our review deepens to include non-customer originating platforms and historical customer information, we are likely to uncover more stolen information affecting both current and past Latitude customers and applicants. We will provide a further update when we have more information to share.

Latitude encourages our customers to remain vigilant. We will never contact customers requesting their passwords.

From today, Latitude will commence contacting customers and applicants who have so far been impacted by this criminal act, having already written to all our customers on Thursday 16 March 2023 to alert them to the cyber-attack.

Latitude will confirm to each impacted customer and applicant what personal information has been stolen, what we are doing to support them and what additional steps customers should consider taking to further protect their information. This includes Latitude working with relevant agencies to replace identification documents, where necessary, at no cost to our customers.

We have engaged IDCARE to help support those impacted. IDCARE is a not-for profit organisation and Australia and New Zealand's national incident response service specialising in providing free, confidential cyber incident information and assistance. Impacted customers and applicants will be able to contact IDCARE during business hours on 1800 595 160.

As of today, Latitude has established dedicated contact centres for impacted customers in Australia and New Zealand to answer queries, as well as a dedicated [help page](#) on our website to keep customers and partners fully



informed of developments.

Once the cyber-attack is contained, Latitude commits to a review of this incident. This review will help Latitude to most effectively safeguard our customers, partners and platforms, while contributing to the continued fight against cyber-crime on Australian businesses.

Latitude is still assessing the anticipated total cost to it of this incident, including the cost to Latitude of the support we intend to provide our customers as described in this announcement.

Latitude maintains insurance policies to cover risks, including cyber security risks, and we have notified our insurers in respect of the incident.

**Latitude Financial Services CEO Ahmed Fahour said:**

“I sincerely apologise to our customers and partners for the distress and inconvenience this criminal act has caused. I understand fully the wider concern that this cyber-attack has created within the community.

“Our focus is on protecting the ongoing security of our customers, partners and employees’ personal and identity information, while also doing everything we can to support customers and applicants who have had information stolen.

“While we continue to deliver transactional services, some functionality has been affected resulting in disruption. We are working extremely hard to restore full services to our customers and merchant partners and thank them for their patience and support. We understand their frustration. Customers should refer to Latitude’s website for regular updates.”

Authorised for release to the ASX by the Company Secretary, Vicki Letcher.

**For further information:**

Media

Mark Gardy

+61 412 376 817

Investor Relations

Matthew Wilson

+61 401 454 621

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**Latitude strongly advises all Australian and New Zealand citizens to regularly change passwords of important financial accounts.**

There are immediate precautions that you can take to protect your identity and personal information:

1. You can contact one of Australia's three credit reporting bodies to obtain your credit report so you can confirm if your identity has been used to obtain credit without your knowledge.

You can also request the credit reporting bodies to place a credit ban on your credit file via their website or by contacting them directly. If you intend to apply for a credit ban, please be aware that you will not be able to apply for credit while the ban is in place.

Credit Reporting Body	Contact Information	Website
Illion	AU – 1300 734 806 NZ – 0800 733 707	<a href="http://illion.com.au">illion.com.au</a> <a href="http://illion.co.nz">illion.co.nz</a>
Equifax	AU – 138 332 NZ – 0800 692 733	<a href="http://equifax.com.au">equifax.com.au</a> <a href="http://equifax.co.nz">equifax.co.nz</a>
Experian	AU – 1300 783 684	<a href="http://experian.com.au">experian.com.au</a>
Centrix	NZ – 0800 236 874	<a href="http://centrix.co.nz">centrix.co.nz</a>

2. You can refer to Australian Government information on how you can protect yourself at [cyber.gov.au](http://cyber.gov.au) or to Office of the Privacy Commissioner for information on how you can protect yourself at [privacy.org.nz](http://privacy.org.nz)
3. You should be alert for any phishing scams that may be sent via SMS, phone, email or post.
4. You should always verify the sender of the communications you receive to ensure they are legitimate.
5. You should never click on links contained in SMS or email messages unless you know they are legitimate.
6. You should be careful when opening or responding to texts from unknown or suspicious numbers.
7. You should be careful when answering calls from private numbers or callers originating from unusual geographic locations.
8. You should regularly update your passwords and ensure you are using strong passwords. Also use multi-factor authentication where possible.

Released under the Official Information Act 1982

**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#)  
**Subject:** RE: DIA Passport holders affected by Latitude security incident  
**Date:** Sunday, 19 March 2023 10:25:28 pm  
**Attachments:** [image001.png](#)

---

Hi Julia

We have set up a Secure SharePoint site. I am now just waiting for data to be uploaded. Once that arrives (hopefully overnight our time - I am in Auckland and the data team are in Melbourne), I can check in the morning and send you the details/make contact again.

Cheers, Brendon

---

**From:** Cutt, Brendon (Latitude Financial)  
**Sent:** Sunday, 19 March 2023 7:37 pm  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: DIA Passport holders affected by Latitude security incident

Hi Julia

I have got our IT working on a data transfer solution. Not sure of timing as not all of our systems are back up. Will keep you updated.

---

**From:** Cutt, Brendon (Latitude Financial)  
**Sent:** Sunday, 19 March 2023 4:50 pm  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: DIA Passport holders affected by Latitude security incident

Awesome, thank you

---

**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Sent:** Sunday, 19 March 2023 4:47 pm  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Subject:** [EXTERNAL] RE: DIA Passport holders affected by Latitude security incident

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Thanks Brendon, that wording looks fine and I will come back to you on our draft messaging as soon as I can.

Thanks

Julia

---

**From:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Sent:** Sunday, 19 March 2023 4:42 pm  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: DIA Passport holders affected by Latitude security incident

You don't often get email from [brendon.cutt@latitudefinancial.com](mailto:brendon.cutt@latitudefinancial.com). [Learn why this is important](#)

Hi Julia

Noted on comms you are working up. If you are able to share soonest that would be much appreciated.

In terms of the message we add to our letters, so I can progress internal approvals, are we able to say the following?

*For impacted New Zealand passports, the Department of Internal Affairs (DIA) has confirmed that impacted passports are still safe to use. Further information is available at*

[DIA link - tbc by DIA]

I will revert re data transfer after speaking to colleagues.  
Many thanks, Brendon

---

**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Sent:** Sunday, 19 March 2023 4:31 pm  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Subject:** [EXTERNAL] RE: DIA Passport holders affected by Latitude security incident

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Hi Brendon,

Thanks for this, confirming we will work up some communications for our customers along the same lines as DFAT, and we assessed the situation in the same way that they have in terms of NZ passports being safe to use and not requiring cancellation and renewal.

With regards to getting access to the names and details of affected people – unfortunately, we do not have a secure file share facility. If Latitude have one we could use that or alternatively is there any way that you could save it to a secure (password protected) USB and drop it to our Carlaw Park office? We have a public counter at 12 Nicholls Lane, Parnell and I could arrange for one of my managers to receive it.

Thanks

Julia

---

**From:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Sent:** Sunday, 19 March 2023 3:28 pm  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: DIA Passport holders affected by Latitude security incident

You don't often get email from [brendon.cutt@latitudefinancial.com](mailto:brendon.cutt@latitudefinancial.com). [Learn why this is important](#)

Hi Julia

Thanks very much for taking my call.

I will await your advice re best way to share details of people with compromised NZ passports as a result of our breach.

See below email chain with DFAT position/website.

Brendon

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**From:** Daniel Leavasa <[Daniel.Leavasa@dia.govt.nz](mailto:Daniel.Leavasa@dia.govt.nz)>  
**Sent:** Sunday, 19 March 2023 3:17 pm  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Cc:** [REDACTED] <[\[REDACTED\]@datacom.co.nz](mailto:[REDACTED]@datacom.co.nz)>  
**Subject:** [EXTERNAL] Re: DIA Passport holders affected by Latitude security incident

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Hi Brendon,

The contact for our Passport office is as follows:

Julia Wootton

General Manager Service and Access

[xxxxx.xxxxxxx@xxx.xxx.xx](mailto:xxxxx.xxxxxxx@xxx.xxx.xx)

Cheers

**Dan Leavasa** | IT Service Delivery Manager for Service Delivery & Operations | Te Ara Matihiko | m: [REDACTED]

**Department of Internal Affairs**

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**From:** [REDACTED] <[\[REDACTED\]@datacom.co.nz](mailto:[REDACTED]@datacom.co.nz)>

**Sent:** Sunday, March 19, 2023 2:56 PM

**To:** Daniel Leavasa <[xxxxxx.xxxxxxx@xxx.xxx.xx](mailto:xxxxxx.xxxxxxx@xxx.xxx.xx)>

**Subject:** Fw: DIA Passport holders affected by Latitude security incident

Afternoon Dan,

See below for the original details from Brendon as well as their plan for comms and what the Australian Passports department have set up on their website:

Contact Name: Brendon Cutt

Contact Number: [REDACTED]

Email: [xxxxxxx.xxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx](mailto:xxxxxxx.xxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx)

Issue: Caller called from Latitude Financial Services (shortened to Latitude Financial or Latitude) is an Australian financial services company with headquarters in Melbourne, Victoria, also doing business in New Zealand under the name Gem Finance, he mentioned they recently had a Data Breach in their Organization which is affected 30,000 NZ passport Holder, he wants some one to call him at the earliest to advice how they can further act by informing the customer in calmly manner.

Gareth, Manu and Mitesh from the DIA security team are also aware of this.

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**From:** Cutt, Brendon (Latitude Financial) <[xxxxxxx.xxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx](mailto:xxxxxxx.xxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx)>

**Sent:** Sunday, March 19, 2023 2:26 PM

**To:** DIA incident management <[xxxxxxxxxxxxxxxxxxxxxxxx@xxxxxxx.xx.xx](mailto:xxxxxxxxxxxxxxxxxxxxxxxx@xxxxxxx.xx.xx)>

**Subject:** RE: DIA Passport holders affected by Latitude security incident

Hello

Thanks for making contact.

We are mobilising to send a communication to known impacted customers in New Zealand on Monday. Some of those people have had their NZ Passport compromised in our cyber-attack and we would like to know what information we can advise those people at this time.

For our equivalent communication to people in Australia who have had an AU passport compromised, DFAT has confirmed to us, and we will be communicating same, that impacted passports are still safe to use and that we can direct people to the following website for further information [www.passports.gov.au/news/latitude-financial-services-data-breach](http://www.passports.gov.au/news/latitude-financial-services-data-breach)

Your assistance and advice would be greatly appreciated.

I can be contacted on [REDACTED].

Regards, Brendon

General Manager, Compliance

Latitude Financial Services

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**From:** DIA incident management <[xxxxxxxxxxxxxxxxxxxxxxxx@xxxxxxx.xx.xx](mailto:xxxxxxxxxxxxxxxxxxxxxxxx@xxxxxxx.xx.xx)>

**Sent:** Sunday, 19 March 2023 1:44 pm

**To:** Cutt, Brendon (Latitude Financial) <[xxxxxxx.xxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx](mailto:xxxxxxx.xxx@xxxxxxxxxxxxxxxxxxxxxxx.xxx)>

**Subject:** [EXTERNAL] DIA Passport holders affected by Latitude security incident

Hi Brendon,

I've just been speaking with our Service Desk and the DIA Security Team around your call earlier this morning. Is there any particular information or guidance you're looking for from our end or was the call more of an FYI for our awareness?

I assume comms have already gone out from your end to the affected customers via the details on record with Latitude?

**Regards,**  
**The Incident Management Team**

**Email:** [DialIncidentManagement@datacom.co.nz](mailto:DialIncidentManagement@datacom.co.nz)



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**From:** [Cutt, Brendon \(Latitude Financial\)](#)  
**To:** [Julia Wootton](#)  
**Subject:** RE: Data breach wording  
**Date:** Monday, 20 March 2023 11:55:52 am

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Terrific, thanks Julia.

I will let you know if there any further developments relevant to you as the attack is still a live situation and our understanding/impacts may change.

Regards, Brendon

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**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Sent:** Monday, 20 March 2023 11:31 am  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Subject:** [EXTERNAL] RE: Data breach wording

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Thanks Brendon

Please see below our published content

[Latitude Financial Services data breach | New Zealand Passports](#)

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**From:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Sent:** Monday, 20 March 2023 10:25 am  
**To:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Subject:** RE: Data breach wording

Hi Julia

As discussed, if you could amend the references to Latitude contacting customers to "...working as quickly as it can to...", or words to that effect, would be great.

Once your webpage is live, could you please send a link and we will reference it in our correspondence to impacted people.

Many thanks, Brendon

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**From:** Julia Wootton <[Julia.Wootton@dia.govt.nz](mailto:Julia.Wootton@dia.govt.nz)>  
**Sent:** Monday, 20 March 2023 9:16 am  
**To:** Cutt, Brendon (Latitude Financial) <[Brendon.Cutt@latitudefinancial.com](mailto:Brendon.Cutt@latitudefinancial.com)>  
**Subject:** [EXTERNAL] FW: Data breach wording  
**Importance:** High

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Kia ora Brendon

Please see below our intended publication in relation to the data breach. Let me know if you have any feedback

Thanks

Julia

**Draft banner wording:**

Latitude Financial Services (GEM Finance) in Australia has advised of a cyberattack which may

have compromised New Zealand passport holders' information. See here for more information.  
([link to page below](#))

Draft web page wording

### **Latitude Financial Services data breach**

Latitude Financial Services (also trading as GEM Finance in New Zealand), an Australian finance company, has recently advised customers of a cyberattack which may have resulted in unauthorised access to current and former customers' information held by the company.

#### **How do I know if I have been impacted by the data breach?**

Latitude Financial Services is notifying all affected customers about the data breach. This includes New Zealand passport holders who provided their New Zealand passport as part of setting up their accounts with Latitude Financial Services.

If you are not contacted by Latitude Financial Services, you have not been impacted by the breach.

#### **What passport details could have been exposed?**

Some people had their New Zealand passport details compromised.

A copy of your passport bio-data page may have been exposed.

Latitude Financial Services will advise you if your New Zealand passport details were compromised.

#### **Do I need to replace my passport if I have been impacted?**

No, you don't have to.

If you have renewed your passport since signing up with Latitude Financial Services, you do not need to do anything.

If you have not renewed your passport, there is no need to replace your passport if it is still valid.

#### **Can I use my passport to travel?**

Yes, your passport is safe to use for international travel. Your passport remains valid for travel unless it has expired or it has been renewed.

#### **Could someone else get a passport in my identity?**

No. We use robust controls that protect your passport from identity takeover, including sophisticated facial recognition technology.

#### **Could someone use my passport details to travel in my identity?**

No. They would need your actual passport, not just your passport details.

If your passport has been lost or stolen, you must let the Department of Internal Affairs (DIA) Passport Office know as soon as possible so we can cancel your passport and protect you from any misuse.

Further information about lost and stolen passports is available here:

[Lost, stolen or damaged passport](#)

#### **Is it still safe to use my passport as proof of identity?**

Impacted Latitude Financial Services customers may be concerned their passport details could be misused to commit identity fraud.

You have the option to ask DIA to apply a block in the Australia Document Verification Service (DVS) system on your behalf. This block will mean that your passport number cannot be used for digital verification in Australia, but you can still use your passport to verify your identity in person as required, such as for the purposes of taking out a loan, or a phone plan.

If you want DIA to apply a block in DVS, email us at: [xxxxxxxxxxxx@xxx.xxx.xx](mailto:xxxxxxxxxxxx@xxx.xxx.xx).

Let us know your current passport number, name and contact phone number, including area and country codes – we'll call from New Zealand. Put 'Latitude Financial Services' in the subject line.

#### **Is my passport still valid if I replace it?**

If you choose to replace your passport, the previous one will be cancelled once we receive your application.

Note that a cancelled passport cannot be used for travel or identification purposes.

You will need to wait until a replacement passport has been issued.

Information about passport timeframes is available here:

[Passport timeframes](#)

#### **What happens if I replace my New Zealand passport while I am overseas?**

We understand that you may be worried that you could be stranded without any valid ID overseas. If you have upcoming international travel planned, we recommend that you travel on your current passport.

If you would like to replace your passport, contact DIA to discuss your upcoming travel plans before cancelling your passport.

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