



ANZ Privacy Statement

Cookies and Analytics Notice

About this notice

Our Privacy Statement describes how we collect, use and disclose your information.

This Cookies and Analytics Notice forms part of our Privacy Statement and gives more detail on how we use cookies and analytic tools on digital platforms. We have separated it from our core Privacy Statement so it's easier to find. Our Cookies and Analytics Notice can be printed separately to our core ANZ Privacy Statement, or it can be printed in one document, by visiting anz.co.nz/privacy.

We may sometimes need to change this Notice. We may tell you about changes through one or more of our digital platforms, by updating our website or emailing you.

Information we may collect and use

By using our digital platforms, you agree we may collect and use information about:

- you
- your activity on our digital platforms, including how you use them, or the features they contain
- your behavioural biometric information when using goMoney, Internet Banking or ANZ Transactive - Global, such as how you type, swipe or scroll
- your device — some examples include:
 - the type and model of your device
 - your operating system
 - browser information
 - preferences

- settings and status, including the accessibility status and may include your call status (we'll check if you're on a call, but can't hear or make calls)
- device network and/or connectivity information, including whether you are using a Wi-Fi or a cellular connection
- on Android devices, we will also collect information about the list of installed apps on your device, and other devices connected to your device via Bluetooth
- your IP address
- your location, if you enable the location permission on your device
- the security and identifying information of your device
- the information gathered through cookies and other digital tracking tools.

A cookie is a small record of your visit to a website

A cookie is a small text file saved on your device when you visit a website. Your browser saves the cookie and retrieves it the next time you visit that website.

You can choose if and how your browser accepts cookies by changing your preferences and options in your browser.

You won't be able to use our secure services if your browser rejects all cookies. For example, you won't be able to use online applications or surveys. But you may still be able to use some information-only pages.

We use cookies, pixels and other technologies to deliver services

Cookies, pixels and other technologies, including identifying information, are an important way we interact with your internet browser. We use them to:

- give you better and more customised services
- improve our website
- advertise more effectively.

For example, we can use the information to tell you about other accounts, products or services that we or third parties offer. We can use the information to understand what might be relevant to you and tailor our online information for you.

We may collect location data to give you information based on your location. We can collect this data if you enable the location permission on your device. That data may come from GPS, Bluetooth or Wi-Fi signals.

We may also infer your approximate location from your IP address so we can present more relevant information and advertising to you. We may also infer your approximate location for security reasons or investigations, for example to identify, investigate and prevent fraud, including suspected fraud.

How we use analytics on digital platforms

We use analytics to monitor performance and improve user experience

Analytics is about understanding how digital platforms are used, including when, how and by which type of customer. We use third-party software and services to measure the performance of our platforms, third-party digital platforms that have ANZ content, and our advertising.

We use this information for various reasons. For example, to:

- analyse collective user behaviour — from user statistics such as the number of page views, number of unique visitors, time spent on the platform, time of visits and types of devices used. We use this information for the purposes explained in our Privacy Statement.
- monitor how our digital platforms perform and ANZ content on third-party digital platforms, identify issues and proactively improve your customer experience — application performance monitoring (APM) technology tells us how digital platforms work on different browsers.

If you log on to secure areas, we can combine your identifying information with your other information (including personal information), for the purposes explained in our Privacy Statement.

How we use Adobe Analytics

We use Adobe Analytics software on some of our digital platforms, including Internet Banking. Find out more about Adobe Analytics here:

- Privacy information for Adobe hosted services
- Adobe Analytics website

We collect information for marketing and advertising

We work with third parties to advertise on third-party digital platforms, monitor advertising performance, and collect information about your visits to our digital platforms and ANZ content on third-party digital platforms. These third parties include advertising and tracking companies (such as Facebook, Google, Quantcast or Flashtalking).

For example, they may use cookies, web beacons, pixels and other technologies to collect information on:

- what you clicked to access information
- your type of browser
- the time and date of your visit
- the types of advertisements you click on or scroll over
- your location
- your device identification.

Let's say you visit our website after seeing an ad on a third-party website. The advertising and tracking company may collect information such as which pages you view on our site or whether you complete an online application.

How we use marketing and advertising information

We can report and analyse information that advertising and tracking companies collect. We can examine advertising effectiveness, optimise our advertising and show you more relevant advertising.

Social media and your privacy

When you use social media features, you rely on the privacy policy of the social media providers.

Third-party digital platforms such as social media may include certain social media features such as Facebook's 'like' button, widgets, share buttons or interactive programs.

These features may be used by the third parties to collect information such as your IP address, which pages you visit on our site, and how long you visit. If you belong to a social media site, this may let the social media provider link your visits to digital platforms with other information (including personal information) they hold about you.

Social media features may be hosted by a third party or by us on digital platforms. If you use the social media features, you rely on the privacy policies of the social media providers, as far as the law allows. We are not responsible for the actions of any social media providers.

We may provide an application programming interface (API) to enable third-party applications to interface with our digital platforms. This may include authenticating to a third-party system using ANZ credentials.