ANZ Privacy Statement

Contents

Privacy at ANZ

Your privacy is important to us. We set out our approach to privacy on our website at anz.co.nz/privacy.

The information from that website is set out in pdf form in three documents:

- this Privacy Statement, describing how we collect, use, and share information (including personal information) about you when you:
  - get or use our products and services, including our digital platforms
  - interact with us in other ways.
- our Cookies and Analytics Notice, which gives more detail on how we use cookies and analytic tools on our digital platforms
- our Closed Circuit Television Notice, which sets out how we collect, store, use and share personal information from ANZ CCTV.

When we refer to our 'Privacy Statement', we mean these three documents together.

Our Privacy Statement does not limit the Privacy Act 2020, or any other applicable law.

Find a glossary of terms at the back of this document.

Collecting your information

The types of information we collect about you, and how we collect it, depends on the products and services you use and how you interact with us.

Types of information we collect

We need to collect different types of information about you so that we can operate our business, and for the purposes set out in the section called 'How we can use your information'.

Information we collect about you includes:

- personal information, where you are an individual
- other non-personal information, such as business customer information, including company names and addresses and other information about entities other than individuals.

We can collect the following types of information about you, as summarised below.

<table>
<tr><th>Types of information we collect</th><th>Examples</th></tr>
<tr><td>Key personal information</td><td>This may include:
contact details such as name, address, email address, telephone number
identification data such as your date of birth, citizenship, birth, marriage and death certificates, tax numbers, or documents that confirm your identity or address, like a passport, driver's licence or a utility bill
credit history, employment details and other financial information
biometric information, like photos or voice identification, or behavioural biometric information including how you use and interact with your device when using goMoney, Internet Banking or our ANZ Transactive – Global website.</td></tr>
<tr><td>Information about you we collect when you interact with us</td><td>We collect information from your relationship with us, including when you interact with us. This may include:
information you provide us on forms, applications, online, or via our digital platforms, such as your financial information, environmental data, income, assets, liabilities, and spending data
information we collect when you visit our branches, use our ATMs, or call or write to us. This might include correspondence, call recordings, or videos
information about your financial situation with us or other financial institutions, including your credit history and other financial details
information about how you use our products and services, including how you use and interact with your device on our digital platforms
other information you may provide us about yourself from time to time, such as information about your:
employment status
race or ethnicity or languages you speak
illness/injury, medical conditions and health
social relationships and lifestyle, gambling habits or addictions
significant life events
criminal history.
As your financial services provider, we have access to information about products and services, such as your accounts and transactions, including payments to and from your accounts. We can also see where, how and when you use your ANZ accounts or products, such as your cards. When you use an ANZ card, we get information such as where and when you're completing the transaction, and whether the transaction is contactless.</td></tr>
</table>

Types of information we collect	Examples
Information about third parties connected with you	We may also need to collect information about third parties connected with you, including those that: • own you • provide you with funding • control you • have authority to act or instruct us on your behalf. This may include your authorised signatories, directors, officers, employees, trustees, partners, or shareholders. They may also be parties who established a trust or are the beneficiaries of a trust. We can get the information directly from these people or, if they agree, we can ask you for it.
Information we are legally required to collect	The law sometimes requires us to collect your information (including personal information). For example, under: • the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 – including to prove your identity • tax legislation – including to confirm your tax residency status • the Land Transfer Act 2017 – to verify your identity when you take out a mortgage • the Credit Contracts and Consumer Finance Act 2003 – including to assess whether lending will be suitable and affordable. You agree to give us any information we ask for if we believe we need it to comply with the law in New Zealand or overseas.

Information on how you use digital platforms	By using our digital platforms and third-party digital platforms with ANZ content, you agree we may collect information, including 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 our ANZ Transactive – Global website, such as how you type, swipe or scroll
	• your IP address
	• your device – for example:
	  - type and model of your device
	  - operating system
	  - browser information
	  - preferences
	• settings and status, like accessibility status, and may also include your call status (we'll check if you're on a call but can't hear or make calls)

Types of information we collect	Examples
Information on how you use digital platforms (continued)	• device network and/or connectivity information, including whether you are using Wi-Fi or a cellular connection • security and identifying information of your device • for Android™ devices, the list of installed apps, and other devices connected via Bluetooth • your location if you enable the location permission on your device, or your inferred approximate location • the information gathered through cookies and other digital tracking tools, such as tags and pixels which may track what you view on our websites and apps, or third-party digital platforms that we advertise on. We may record details of your visit to our digital platforms. We may also record your interactions with ANZ content on third-party digital platforms. If you read, browse or download information, we may record the: • date and time you visit • pages and parts of the pages you view • information you download. If you log on to secure areas, we can combine your identifying information (unique identifiers) with details of your visit and your other information (including personal information). This may tell us what you are interested in. For more information, see our Cookies and Analytics Notice. **Android is a trademark of Google LLC**
Information from the use of cookies	We may allow third-party companies to use cookies and other technology and collect information when you visit our digital platforms, or ANZ content on third-party digital platforms. For example, they may collect information about: • you, such as your contact details • 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. For more information, see our Cookies and Analytics Notice.

Types of information we collect	Examples
Publicly available information	Sometimes we collect information about you that is publicly available. For example, this may include: • information about you from online forums, and other websites and apps, including social media that you use, such as Facebook and YouTube. We may do this for example, if we are investigating a complaint. • information about you from public registers, such as Land Information New Zealand, and the registers on the New Zealand Companies Office website. The information might include details of relationships you have with companies and other entities, for example.

How we collect your information

You agree we can collect information about you either from you, via your dealings with us, from third parties or other sources, as summarised in the table below:

How we collect information	Examples
Directly from you	For example, when you: • ask about, apply for, open, get or use any accounts, products or services • visit any branch or Business & Agri Contact Centre, or talk to us face to face • talk on the phone to us, or call our contact centre – we may also monitor or record your calls • appear on our camera surveillance, like CCTV, which we use to monitor ANZ premises and assets including branches, ATMs and corporate sites (see our CCTV Notice) • write to us – for example, by letter, email, SMS or social media • ask for changes to any of the accounts, or products and services you have with us • transact using ANZ products or services, such as an ANZ card • complete one of our forms – such as a customer registration, credit or survey form • use our digital platforms or ANZ content on third-party digital platforms (for more information, see 'Types of information we collect' above, and our Cookies and Analytics Notice) • take part in our promotions and competitions.
From people and organisations interested in you or your accounts	Those interested in you, or your accounts may include: • co-borrowers, your agents, authorised signatories, related parties, or customers you are an authorised signatory for • your parents or guardians – if you're under 18 years old • guarantors of any money you owe us • brokers, custodians, solicitors and other parties who introduced you to ANZ, or who are acting on your behalf, or are otherwise financially advising you.

<table>
<tr><th>How we collect information</th><th>Examples</th></tr>
<tr><td>From people and organisations we work with</td><td>Those we work with may include:

anyone in the ANZ Group
service providers who help us carry out tasks – for example, marketing companies (such as mail houses and market research companies), cloud-service providers or data analysis companies
third-party digital platforms – for example Facebook and Google
supervisors and advisors of our schemes
credit reporting agencies (for more information, see ‘Credit history and credit reporting’ below)
debt recovery agencies
any reputable companies or organisations we have a continuing relationship with, including:

those we jointly offer products and services with (such as credit card companies or payment providers)
anyone who offers loyalty programmes or services related to our accounts, products, or services. This can also include credit card schemes, card issuers, payment providers and other companies involved in the facilitation of payments
anyone who helps us manage our business
our insurance partners

banks or financial institutions:

if required, when you send money from your account or receive money into it, to confirm, investigate or verify the transaction, including when the money has gone into your account
when any of the parties investigates fraud, suspicious transactions or unlawful activity

an external dispute resolution agency like the Banking Ombudsman Scheme
anyone who helps us or who we work with to identify, prevent or investigate fraud, suspicious transactions, unlawful activity, misconduct or threats to our systems.
</td></tr>
</table>

How we collect information	Examples
From other people and organisations we collect information from	Others we may collect information from include: • Inland Revenue, the Financial Markets Authority and other applicable regulatory or government agencies • central, regional and local government • any person or entity assisting us to investigate any concerns or complaints, or manage any legal action • any other person or organisation as allowed by applicable law, including the Privacy Act 2020 • anyone else we need to collect or exchange information from to comply with the laws in New Zealand or overseas • any other organisations you have agreed we can collect information from.
From credit reporting agencies	We may investigate your credit history and use your information for credit reporting. We participate in credit reporting. This means if you apply for credit from us, we may ask a credit reporting agency for a credit report on you. Equally, we may tell them your credit information if we give you credit, you default on your payments, or you apply for financial assistance. For more information, see 'Credit history and credit reporting' below.
From public sources	From time to time, we collect information about you from public sources, such as: • public registers such as Land Information New Zealand or the Companies Office • news articles • social media content.
From third-party digital platforms	We can collect information about you from third-party digital platforms. You can find out more in our Cookies and Analytics Notice.

We may have to withhold products and services if we don't have all your information

You may choose not to give us some of your information. However, if you do not provide it:

- we may not be able to give you (or continue to give you) or manage the products and services you request
- we may not be able to let you access some or all our digital platforms
- you may not be able to use all our products and services fully, including fraud protection.

We don't offer an opt-out option for some of our services. If you do not want us to collect your information as outlined in this Privacy Statement (including the Cookies and Analytics Notice and the CCTV Notice), please stop using our digital platforms, services and products. We may continue to use information collected before you stopped using our digital platforms, services and products.

Using your information

We can use your information for the purposes explained in this section of our Privacy Statement, and for anything else you agree to, including:

- to operate our business
- to deliver our products and services
- to comply with the law
- for the reasons explained in this Privacy Statement
- for any other purposes we tell you about, or that you agree to, from time to time (including when we collect the relevant information).

We can use information about you as summarised below:

How we use information	Examples
To contact you	We can use your information to contact you.
To provide products or services	We can use information about you: • to decide if we provide products or services • to provide products or services, or manage or administer them • to review and manage our relationship with you, including when you are in financial difficulty • for administrative and operational tasks, including assessing compliance with our policies, such as those relating to the provision or management of credit by us; and assessing and managing complaints • to communicate about or advertise other products or services we or third parties offer – including by mail, phone, email, SMS/text message, Internet Banking, goMoney or through other digital platforms (such as on our websites, third-party websites and apps including social media). For information on how to opt out, see 'You can choose not to receive marketing messages' below. We can use your information to manage our operations and operate our business (including any changes to ownership of products or services).

<table>
<tr><th>How we use information</th><th>Examples</th></tr>
<tr><td>To improve and assess products or services, analyse data and generate insights</td><td>We can use information about you to:
• work with reputable organisations in New Zealand or overseas, including those that offer loyalty programmes or other services, or that offer accounts, products or services related to ours
• analyse data. ‘Analysing data’ includes using or developing analytic tools, including tools our agents or service providers use. For example, we may analyse data to:
- understand, tailor and improve our products and services, and systems development
- understand, tailor and improve your experience on our digital platforms and ANZ content on third-party digital platforms
- identify products or services that may interest you
- help our agents or service providers improve their products and services to ensure they meet our service level agreements
- do market and customer research and analysis and generate insights, such as insights on our services, advertising effectiveness, customer spending, behaviour, benchmarking or industry trends.

We can share your information with third parties, including members of the ANZ Group, to create insights and analytics. The information that we use to create insights and analytics can include your environmental or financial data, transaction information and demographics, such as your age bracket and general information about where you live. Sometimes we combine your information with information from other organisations to create insights and for analysis. We can share insights and analysis with our customers and other organisations.
We use cookies and other identifying information to deliver services.
If you use our digital platforms, see our Cookies and Analytics Notice.</td></tr>
</table>

<table>
<tr><th>How we use information</th><th>Examples</th></tr>
<tr><td>For security, fraud and crime detection and prevention reasons or investigations</td><td>We can use information about you:
• to monitor, manage and keep our digital platforms secure
• to manage any legal action
• to identify, prevent, investigate, look into, or respond to any actual or suspected:
- financial crime, including fraud, suspicious transactions, money laundering, or sanctions breaches
- other crimes or unlawful activity
- misconduct or threats to our systems
- health and safety incidents.

To do the above, we may monitor traffic and information to and from our digital platforms and other technology systems.
For security reasons and investigations, including relating to inappropriate behaviour or to identify, prevent and investigate any actual or suspected fraud, we use IP addresses and your location if you enable the location information on your device, as well as other information. That information could be about your device and behavioural biometric information in goMoney, Internet Banking, or from our ANZ Transactive - Global website. We use your IP address and your location if you enable the location information on your device for security purposes, to improve our website, and for auditing and reporting.
We may give your IP address and other information to third parties in accordance with this Privacy Statement. For example, we may give such information if there is actual or suspected unauthorised access to goMoney or Internet Banking, your device or ours, or if there are fraudulent transactions.
For more information, please see our Cookies and Analytics Notice.
We may monitor our properties. For more information, see our CCTV Notice.</td></tr>
<tr><td>To comply with the law</td><td>We can use information about you if we believe that may help us:
• to comply with laws, including overseas laws, regulations, codes of practice, global sanctions programs, and external payment systems, including to assess how to comply, and to monitor our compliance
• to identify you or establish your tax status, including as required by any law or tax treaty with a tax authority
• to prepare disclosures or statements relating to our business or operations, including to meet environmental, social and corporate governance standards or objectives and to respond to regulator queries
• to identify, prevent, investigate, look into, take any action about, or respond to, financial crime including fraud, suspicious transactions, misconduct, threats to our systems, money laundering or any other crimes or unlawful activity.</td></tr>
</table>

How we use information	Examples
To comply with the law (continued)	If you are a parent or guardian, you agree we can use your address to verify your child's address. You may agree with us that we can use your address to verify the address of another individual in other circumstances, such as where someone is informally residing at your address.
To investigate your credit history and use your information for credit reporting	For information, see the section called 'Credit history and credit reporting'.

We can also compare and combine information we have about you (including in the ways set out above) with:

- publicly available information
- information held by reputable organisations we have a continuing relationship with, including document issuers or official record holders when we verify your address electronically.

When you use our products or services, we may create statistical information from your information, including through aggregation. Once the data is in statistical form and doesn't contain any personal information, we may use it for our own purposes, in our discretion.

You can choose not to receive marketing messages

While you will receive marketing messages by default, you can opt-out of commercial electronic messages (for example, email and SMS/text messages) captured by the Unsolicited Electronic Messages Act (UEMA) by calling our Contact Centre on 0800 269 296. You can also use the unsubscribe link in our marketing emails or reply 'STOP' to our SMS/text messages to no longer receive commercial electronic messages within these channels.

You can opt-out of targeted advertising through third-party digital platforms (such as Facebook and Google ads) by updating your preferences within each platform.

We apply global exclusion criteria to some of our marketing messages (such as removing under-18s), so you may not receive our marketing even though you haven't chosen to opt-out.

Please note if you opt-out of commercial electronic messages captured by the UEMA, we can still send you service messages (such as how to ensure you earn premium interest on your Serious Saver account).

Sharing your information

We share information with third parties, including organisations we work with, government agencies, or people you have acting on your behalf.

Who we can share your information with

These are the people and organisations you allow us to share your information with. They may be in New Zealand or overseas. Sharing will enable us to do what we have described in the section called 'How we can use your information'.

Who we share your information with	Examples
People and organisations interested in you or your accounts or transactions	We can share your information with people and organisations interested in you or your accounts or transactions, including: • co-borrowers or other lenders or secured parties in a transaction, your agents, authorised signatories, or customers you are an authorised signatory for, or those authorised to represent you • your parents or guardians – if you're under 18 years old • guarantors of any money you owe us • brokers, custodians, legal representatives, and other parties who introduced you to ANZ, are acting on your behalf, or are otherwise financially advising you.

People and organisations we work with	We can share your information with people and organisations we work with, including:
	• anyone in the ANZ Group
	• organisations we work with to provide or jointly provide products or services – for example, insurers, product distributors, other financial service providers, electronic execution providers, or anyone who offers loyalty programmes or services related to our accounts, products, or services. This can also include credit card schemes, card issuers, payment providers and other companies involved in the facilitation of payments
	• service providers who help us carry out tasks – for example, marketing companies (such as mail houses and market research companies), cloud-service providers or data analysis companies
	• third-party digital platforms – for example Facebook and Google
	• supervisors and advisors of our schemes
	• credit reporting agencies (for more information, see 'Credit history and credit reporting')
	• debt recovery agencies
	• banks, financial institutions, or other third parties engaged on our behalf, or engaged on the behalf of the people and organisations we work with:
	  - if required, when you send money from your account or receive money into it, and we need to confirm or investigate or verify the transaction, including when the money has gone into your account
	  - when any of the parties investigates fraud, suspicious transactions or unlawful activity

Who we share your information with	Examples
People and organisations we work with (continued)	• anyone who helps us identify, prevent or investigate fraud, suspicious transactions, other crimes or unlawful activity, misconduct or threats to our systems • organisations and individuals that can offer specialist assistance, for example, Age Concern or family members, if we suspect a customer is the victim of elder abuse • Any other organisations you have agreed we can share information with.
Others we exchange information with	We can share your information with other people and organisations, such as: • Inland Revenue, the Financial Markets Authority, other applicable regulatory or government agencies • central, regional and local government • anyone who helps us or who we work with to identify, prevent or investigate, respond to or take action in respect of any actual or suspected fraud, suspicious transactions, unlawful activity, misconduct, threats to our systems, money laundering, or any other criminal or unlawful activity • any person or entity helping us investigate any concerns or complaints, including external dispute resolution agencies we are a member of, or manage any legal action • other financial institutions • auditors, insurers and re-insurers • organisations we use to verify the information you have supplied • any other person or organisation as allowed by applicable law, including the Privacy Act 2020.
Other third parties	We can share your information with other third parties from time to time. If we give information about you to someone for any of the reasons described in this Privacy Statement, they may use it only for the purpose that we give it to them, or as permitted by law.

We may not be allowed to tell you if we share your information. We're not responsible to you or anyone else if we share information about you for these reasons.

You can access and correct your personal information

The Privacy Act 2020 gives you certain rights to access and correct your personal information.

Personal information is information about an identifiable individual.

We will try to ensure our information about you is up to date. Please help us by telling us as soon as possible if your information changes, such as your contact details.

How to update your information

You can correct your personal information if you think it is wrong, incomplete or out of date. Contact us directly or through your agent or broker:

- Call our Contact Centre on 0800 269 296 (or +64 4 470 3142 from overseas, charges may apply)
- Change your contact details in Internet Banking, under 'Your Settings'
- Ask at any branch or Business Centre.

If we disagree that your personal information needs to be corrected, we'll tell you why and what you can do if you're unhappy with our response.

If you formally ask for your personal information under the Privacy Act 2020, we may charge you for that access, or for giving you copies of your information.

If we can't give you access for any reason, we'll tell you why and what you can do if you're unhappy with our response.

Credit history and credit reporting

If you apply for credit from us, we may ask for information about you from a credit reporting agency. We also share your credit information with them.

We may investigate your credit history and use your information for credit reporting

We participate in credit reporting. This means if you apply for credit from us, we may ask a credit reporting agency for a credit report on you. Equally, we may tell them your credit information if we give you credit, you default on your payments, or you apply for financial assistance.

In this section, we explain what a credit report is, what a credit reporting agency is and what happens when you ask us for credit.

Nothing in this section limits our ability to share information with, and collect information from, credit reporting agencies for other purposes as set out in this Privacy Statement. For example, we may share information with, and collect information from, credit reporting agencies, to do marketing and customer research, and analyse data about your credit. This means that credit reporting agencies can share your information with us, even if you don't have credit with us.

A credit report helps us assess you

A credit report helps us decide whether to lend to you. It:

- confirms your identity
- confirms your current credit obligations
- includes your credit history with other financial or service providers.

A credit reporting agency provides credit information

A credit reporting agency is a company that collects and provides credit information to credit providers and other companies (such as utility providers). These companies share information with credit providers when requested – for example when a customer applies for credit through a home loan or credit card.

When we ask for credit reports

We ask for a credit report if you apply for credit or for changes to your lending, or to manage your lending.

When we request a credit report, we need to give the credit reporting agency:

- information about you – to make sure we receive the correct credit report, such as your name and address
- information about your application – such as the type and amount of credit you're applying for, or how you've asked us to change the way we lend to you.

We share your information when we give you credit

When we give you credit, we may share more information with the credit reporting agency that gave us your credit report. We do this regularly so information can be included in your credit report and shared with credit providers who request it. We collect this information through your use of your ANZ products and services. It includes:

- what type of credit you have
- what your credit limit is
- when you open and close your account
- how often you make repayments.

Also, we may tell the credit reporting agency when you:

- make repayments on time
- miss repayments
- fail to meet your obligations
- commit a serious infringement – for example, commit fraud or deliberately try to avoid making a repayment
- are in financial hardship
- catch up on payments you've missed.

Who we share your credit information with

We agree with credit reporting agencies' or organisations' rules applying to how we share information we get from a credit reporting agency. Generally, we can only share this information within the ANZ Group and with:

- agents and contractors or service providers
- other credit providers – to assess credit or investigate suspected fraud
- regulatory bodies, government agencies and law enforcement bodies or courts – when we're required or authorised by law.

You allow us to share your information

You agree that credit reporting agencies or organisations can:

- keep any information we give them about you
- give that information to their customers.

You can check your information with credit reporting agencies

You can ask credit reporting agencies or organisations:

- for a copy of your credit information they hold
- to correct the information they have about you.

How we collect, use and share information from credit reporting agencies

We can collect, use and share this information to:

- assess and confirm details in your application for credit
- help you avoid defaulting on your credit obligations
- assess if you are suitable to be a guarantor
- manage accounts and debt recovery, and carry out general administration and operational tasks
- assess compliance with our policies, such as those relating to the provision or management of credit by us
- comply with any laws, regulations, codes of practice and payment systems.

Often, we'll combine information from a credit reporting agency with data we already hold about you, like:

- how much you have in your accounts
- how you have repaid existing ANZ credit
- information on your application form.

We can then use the combined information to help us make decisions about your credit.

About our Privacy Statement

This section summarises key things you need to know about our Privacy Statement including how we may sometimes need to change the terms, how to contact us, and the glossary of terms used in the Privacy Statement.

Changes to our Privacy Statement

We may sometimes need to change our Privacy Statement. We will take reasonable steps to tell you about changes at least 14 days before we make them. We may notify you of changes in one or more of the following ways:

- put up information on our website or digital platforms
- display information in our branches or Business Centres
- contact you by email, letter or other methods.

Our website will display the current version of our Privacy Statement.

If specific laws require us to give you information in writing, you allow us to give you that information electronically in one or more of the following ways:

- email you, using an email address you've given us
- include the information in our goMoney app or Internet Banking
- use another method such as messaging your mobile device.

Contact us if you have questions about privacy

Feel free to contact us if you:

- have any questions about our Privacy Statement
- believe your privacy has been compromised
- believe we've breached the Privacy Act 2020
- want to raise any other matter.

You can:

- call our Contact Centre on **0800 269 296** or from overseas on +64 4 470 3142 Monday to Friday, 8am - 8pm, Saturday and Sunday, 8am - 6pm
- speak to someone in any **ANZ branch**
- call us securely in the ANZ goMoney mobile app by selecting **Profile > Support > Contact us**
- contact us through other dedicated channels.

Privacy complaints

If you want to make a complaint about your privacy, you can see our complaints guide and the ways you can make a complaint at **Making a complaint**.

We are not responsible for content on other websites

Please review the privacy policies of third-party sites before you use the sites, such as social media platforms like Facebook. They should have their own privacy statements and be responsible for their own privacy practices.

We are not responsible for content on third-party websites. If we link to them, we do it only for your convenience. It does not mean we support the products those websites offer.

See our Cookies and Analytics Notice for more details.

We take reasonable steps to protect your information

We are committed to safeguarding your personal information.

We take reasonable steps to protect your personal information, in accordance with this Privacy Statement, the Cookies and Analytics Notice and the **ANZ Website Terms of Use**. We implement a wide range of security measures, including implementing physical security measures, maintaining computer and network security measures, and continuous monitoring of our environment and security systems.

We regularly review developments in security and technology and will take appropriate steps to protect your information once it is received by our systems.

While we strive to protect your personal information, we cannot guarantee the security of information transmitted to or from our online products or services. Any transmission of information is at your own risk. Please note that while we take extensive measures to protect your information, we cannot secure the devices you use to access our services. If we share your information with someone for any of the reasons described in this Privacy Statement, we'll require them to keep it confidential and secure when it is appropriate (given the reasons for disclosure).

A glossary of the terms we use

ANZ Group

The 'ANZ Group' incudes ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited and companies owned by or related to, those companies. The companies may be located in New Zealand or overseas, including Australia, China, India, Fiji or the Philippines.

Behavioural biometric information

Behavioural biometric information means information about how you interact with your device when using goMoney, Internet Banking or our ANZ Transactive – Global website. This may include how you type, swipe, or scroll.

Biometric information

Biometric information relates to people's physical or behavioural features. An example would be VoiceID, where you record your voice for authentication when making a high-value payment.

CCTV

CCTV means Closed Circuit Television.

Device

A Device is a mobile phone or other device connected to the internet that allows you to access our digital platforms or communicate with us through text message or internet connection, such as a mobile phone, computer, tablet, smart watch or other connected device.

Digital platforms

Digital platforms means the various ways we interact with you online. They include, but are not limited to:

- our websites and apps such as anz.co.nz, goMoney, Internet Banking, ANZ Transactive - Global, ANZ Direct Online and Application Programming Interfaces (referred to as 'our digital platforms')
- third-party websites and apps where we promote our brand and advertise our products and services, such as Facebook and Google (referred to as 'third-party digital platforms').

goMoney

goMoney means our ANZ goMoney mobile banking app for iPhone, iPad and Android devices. It lets you do things like join the bank, check your account balances and make electronic payments when your mobile device is connected to the internet.

Internet Banking

Internet Banking means ANZ Internet Banking, our web-based service that lets you do things like check your account balances and make electronic payments when your device/browser is connected to the internet.

Personal information

Personal information means information about an identifiable individual. The term has a special meaning under the Privacy Act 2020.

We, us and our

We, us and our means ANZ Bank New Zealand Limited, companies it owns or is related to, and the ANZ Group.

You

You means any of these:

- the individual we interact with
- the individual who uses our digital platforms
- any customer we provide any accounts, products, or services to
- an individual or organisation whose information we collect in order to provide our customers with products or services.