

This document contains our Privacy Statement and Cookies and Analytics Notice.

- Our Privacy Statement describes how we collect, use and disclose your information (including personal information). We've included a small glossary to explain what our terms mean.
- Our Cookies and Analytics Notice gives more detail on how we use cookies and analytic tools on our Digital Platforms. It forms part of our Privacy Statement, but we have separated it so it's easier to find.

About our Privacy Statement

Our Privacy Statement explains how we collect, use, and disclose information (including personal information) about you — our customers and other individuals — when you:

- use our Digital Platforms (for example, our website, goMoney or Internet Banking)
- use our products and services
- interact with us in any other way.

In addition, we may collect, use and disclose information if it's allowed by law.

Our [Cookies and Analytics Notice](#) further explains how we use cookies and analytic tools. The Notice is part of this Privacy Statement.

It's important 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.

We take your privacy seriously and understand the need to keep your information confidential and secure, so we update our technology regularly. Please help us prevent fraud by keeping information about yourself or your ANZ accounts secure.

Collecting information from you

Information we collect may include your personal information, such as:

- your name
- address
- date of birth
- email address
- telephone number
- IRD number
- employment status
- credit history or other financial details.

We collect information directly from you

We collect information in different ways, but most of this information we collect directly from you. For example, when you:

- open an account
- visit any branch or Business Centre, or talk to us face to face
- phone us, our contact centre or our customer service line — we may monitor or record your calls
- write to us — for example, by letter, email, SMS or social media
- request, get or use our products or services, or products and services you get through us
- complete one of our forms — such as a customer registration, credit or survey form
- use our Digital Platforms
- participate in our promotions and competitions.

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We collect information on how you use our Digital Platforms

We may also collect information about how you use our Digital Platforms and third-party websites with ANZ content. You can learn more about how we collect information in the Section called [How we use information about you on our Digital Platforms](#) and the [Cookies and Analytics Notice](#).

We have access to information on your ANZ accounts

As your financial services provider, we have access to information about products and services, such as your accounts and transactions. This means we can see how and where you use your ANZ account or accounts. Sometimes we use this information to identify other products and services that may benefit you.

We may be legally required to collect information

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.

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

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

- we may not be able to give you (or continue to provide) the products and services you requested
- 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.

If you do not want us to collect or use your information as outlined in this Privacy Statement, please stop using our Digital Platforms, services and products.

How we can use information about you

We can use information about you:

- to contact you
- for the reasons we tell you in this Privacy Statement or when we collect the information
- for other reasons you agree to.

We can use information to give you products or services

We can use information about you:

- to decide if we give you a certain account, product or service
- to give you accounts, products or services, or manage or administer them
- to manage our relationship with you
- for administrative and operational tasks
- to advertise other accounts, products, or services we or third parties offer — we may advertise online, such as on our websites, or third-party websites and applications including social media.

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We can use information to improve our products and services, analyse data and generate insights

We can use information about you:

- to work with reputable companies or organisations in New Zealand or overseas that offer loyalty programmes or other services, or that offer accounts, products and services related to ours
- to do market and customer research and analysis
- to analyse data, and use or develop analytic tools — for example, to understand, tailor and improve your experience on our Digital Platforms, or to identify products and services that may interest you. Or to generate insights, including insights on our services, or insights we provide to third parties.

We can use information for security reasons or investigations

We can use information about you:

- to monitor, manage and keep our Digital Platforms secure — learn how we collect information in the Section called [How we use information about you on our Digital Platforms](#) and the [Cookies and Analytics Notice](#)
- to identify, prevent or investigate any actual or suspected fraud, unlawful activity, misconduct or threats to our systems — this may include monitoring traffic and information to and from our Digital Platforms and other IT systems
- to investigate any concerns or complaints or manage any legal action.

We can use information to comply with the law

We can use information about you:

- to comply with laws, regulations, codes of practice and external payment systems
- to identify you or establish your tax status, including as required by any law or tax treaty with a tax authority.

We can compare and combine information about you

For any of the reasons above, we can also compare and combine information we have about you with:

- publicly available information about you
- information held by reputable companies or organisations we have a continuing relationship with.

You can choose not to receive information about products and services

Call us on 0800 269 296 or tell us at any branch or Business Centre if you don't want information about other products or services, or those of other reputable companies or organisations.

Who we can collect information about you from, and who we can give it to

You allow us to both provide your information to third parties, and collect your information from third parties. This will let us do what we have described in the Section called [How we can use information about you](#).

If we give information about you to someone for any of the reasons described in that section, when it is appropriate (having regard to the reasons for disclosure) we'll require them to keep it confidential and secure. They may use it only for the purpose that we give it to them or as permitted by law.

These are the people and organisations you allow us to get information from, or give information about you to. They may be in New Zealand or overseas.

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People and organisations interested in you or your accounts

We can get information from, or give information about you to:

- You, co-borrowers, your agents, authorised signatories, 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 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 get information from, or give information about you to:

- Anyone in the ANZ Group
- Service providers who help us carry out what we describe in the Section called [How we can use information about you](#) — for example, mail houses, market research companies, cloud-service providers or data analysis companies
- Marketing companies
- Supervisors and advisors of our schemes
- Credit reporting companies (see Section called [We may investigate your credit history and use your information for credit reporting](#))
- Debt recovery agencies
- Any reputable companies or organisations we have a continuing relationship with — including those we jointly offer products and services with, or anyone who offers loyalty programmes or services related to our accounts, products, or services
- Banks or financial institutions — if required when you send money from your account or receive money into it, to confirm or investigate the transaction, and for verification and investigation into such transactions
- Anyone who helps us identify, prevent or investigate fraud, unlawful activity, misconduct or threats to our systems.

Other people and organisations we exchange information with

We can get information from, or give information about you to:

- Inland Revenue, the Financial Markets Authority and other applicable regulatory or government agencies
- 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.

From public sources

From time to time, we collect information about you from public sources.

We may need more information about individuals connected with organisations

If your account is for an organisation, like a company, trust or partnership, we may also need to know information about who:

- owns it
- controls it
- has authority to act on its behalf.

For example, these people may be your directors, officers, employees, trustees, partners, shareholders, people who established a trust or the beneficiaries of a trust.

We can ask these people for the information directly or ask you for that information, if they allow you to provide it on their behalf.

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We may need to give information about you to others to comply with laws in New Zealand or overseas

We must comply with laws in New Zealand and overseas. You agree we can give information about you to the police, other financial institutions or government agencies in New Zealand or overseas:

- to comply with the law
- to help us decide how to comply with the law
- if we believe the information will help prevent fraud, money laundering, or other crimes.

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.

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

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 company 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 company is and what happens when you ask us for credit.

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 company provides credit information

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

We ask for a credit report if you apply for credit

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

- 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.

We share your information when we give you credit

When we give you credit, we may share more information with the credit reporting company 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. It's information we collect through your use of your ANZ products and services and includes:

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

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Also, we may tell the credit reporting company 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.

We are careful who we share your credit information with

We agree with credit reporting companies rules applying to how we share information we get from a credit reporting company. 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 companies can:

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

You can check your information with credit reporting companies

You can ask credit reporting companies:

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

How we use information from credit reporting companies

We can use 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
- comply with any laws, regulations, codes of practice and payment systems.

Often, we'll combine information from a credit reporting company 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.

How we use information about you on our Digital Platforms

If you use our Digital Platforms, then in addition to the rest of this Privacy Statement, you'll want to read:

- this section
- our [Cookies and Analytics Notice](#).

You allow us to collect information when you use our Digital Platforms

By using our Digital Platforms, you agree we may collect and use information about:

- you
- your activity on our Digital Platforms
- your device — including the type and model of your device, browser, app and operating system
- the IP address
- the security and identifying information of your device
- the information gathered through cookies and other digital tracking tools.

We may record information if you visit certain areas of our Digital Platforms

We may record details of your visit to open areas of our Digital Platforms (for example, areas of the our ANZ website where you don't have to log on). We may also record your visits to third-party websites with ANZ content.

If you read, browse or download information, we may record the:

- date and time you visit
- pages and parts of the page 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.

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.

We use cookies and identifying information to deliver services

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

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

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We allow some third-party cookies

We may allow third-party companies to use cookies and other technology, and collect information when you visit open areas of our Digital Platforms (for example, areas of our ANZ website where you don't have to log on). For example, they may 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.

Your visits to third-party websites may be recorded

Our Digital Platforms may link to third-party websites. Clicking these links may mean you give information to us or to third parties, perhaps through cookies or in other ways.

We may have access to that information if you visit other websites through our website, and if we have an arrangement to access this information. The websites may collect information about you through your preferences, cookies, or other information you give.

We are not responsible for content on other websites

Please review the privacy policies of third-party sites before you use the sites. 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 reasonably protect your information

We take reasonable steps to secure cookie and personal information, in accordance with this Privacy Statement and the [ANZ Website Terms of Use](#). You can set your browser preferences to tell you whether information you send us is secure (encrypted). We use 128-bit SSL encryption.

We regularly review developments in security and encryption technology and take reasonable steps to protect your information once our systems receive it.

Unfortunately, we cannot guarantee that information you send us, or get from our online products or services, is secure. You send or receive information at your own risk.

We act to prevent fraud

We use IP addresses and other information to detect and prevent fraud. We store your IP address for security purposes, to improve the website, and for auditing and reporting.

When we are investigating security issues, fraud or inappropriate behaviour we may have to use your IP address or give it to third parties. For example, if there is unauthorised access to your device or ours, or if there are fraudulent transactions.

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, such as your contact details, changes.

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 International: +64 4 470 3142
- 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.

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. How we notify you may include one or more of the following:

- displaying information in our branches or Business Centres
- putting up information on our website or Digital Platforms
- publishing changes through news media, such as newspapers, radio or television
- contacting you by email, letter or other methods.

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

- emailing you, using an address you've given us
- including the information in Internet Banking or goMoney
- using another method such as messaging your mobile device.

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Contact us if you have questions about privacy

Feel free to contact us if:

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

You can:

- talk to any branch, Business Centre or your banking manager
- call our complaints line on 0800 560 555
- email nzcc-complaints@anz.com
- write to ANZ Customer Relations
Private Bag 92210
Victoria St West
Auckland 1142

A glossary of our terms

ANZ Group

The Australia and New Zealand Banking Group Limited, and companies it owns or are related to it, in New Zealand and elsewhere.

Device

Device is the electronic tool you use to access our Digital Platforms, such as a computer, tablet or mobile phone.

Digital Platforms

Digital Platforms means the various ways we interact with you online. This includes our websites and Jamie (our Digital Assistant), Internet Banking and goMoney.

goMoney

goMoney means our mobile banking app for iPhone, iPad and Android devices. It lets you do things like 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 service that lets you do things like check your account balances and make electronic payments when your device 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.

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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.

About our Cookies and Analytics Notice

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

This Cookies and Analytics Notice gives more detail on how we use cookies and analytic tools on our Digital Platforms. We have separated it from our core Privacy Statement so it's easier to find.

We may sometimes need to change this Notice. We will tell you about changes through our Digital Platforms, including by updating our website or emailing you.

By using our Digital Platforms, you agree we may collect and use information about:

- you
- your activity on our Digital Platforms
- your device — including the type and model of your device, browser, app and operating system
- your IP address
- the security information and the 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 and identifying information to deliver services

Cookies and 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 only collect this data if you allow it. For example, if you enable location on your mobile 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.

How we use analytics on our Digital Platforms

We use analytics to monitor performance and improve user experience

Analytics is about understanding how our 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 websites that have ANZ content, and our advertising.

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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, identify issues and proactively improve your customer experience — application performance monitoring (APM) technology tells us how our 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 websites, monitor advertising performance and the platforms they are on, and collect information about your visits to Digital Platforms. These third parties include advertising and tracking companies (such as Google, Facebook, Quantcast or Flashtalking).

For example, they may use cookies, web beacons and similar technology 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.

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

Our Digital Platforms may include social media features such as Facebook's 'like' button, Twitter 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 our 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 our 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.