



ANZ Data Sharing Service Terms and Conditions

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About ANZ Data Sharing

With Data Sharing, you can use the ANZ goMoney mobile app to agree to share information about your eligible ANZ accounts with third parties in order to access more personalised services. Third parties have to be approved by ANZ or accredited by MBIE (Ministry of Business, Innovation and Employment). Check each third party's terms and conditions and privacy policy to make sure you understand their service, and how they use and protect your information.

How your information is collected and shared with third parties

- When you want to share your information with a third party, a data sharing request is sent to goMoney for your review and approval. It includes the request details and may include your mobile number. This communication is encrypted and we can only see the request and your mobile number.
 - You cannot change the data sharing details but you and others with authority over the account (such as joint account owners or business account signatories) can stop sharing at any time.
 - If you need to include your mobile number, we match it to the mobile number you've verified with [OnlineCode](#) or [Pay to Mobile](#).
 - You may be asked to scan a QR code as part of ANZ's secure Data Sharing process. To do so, you need to use the QR code scanner within goMoney.
 - A data sharing request is created for the details specified and sent to goMoney for your review and approval.
 - In goMoney, you'll be prompted to select your eligible ANZ everyday accounts (such as Go, Freedom or Business Current), savings accounts, or credit card, loan or term deposit accounts that you want to share information from.
- Here's the account information that can be shared:
 - Contact details:
 - Name (individual or business)
 - Address (residential, postal or business)
 - Phone numbers
 - Email address
 - Account details:
 - Account number
 - Account nickname (if you've added one)
 - Balance details:
 - Balance amount
 - Date and time of balance
 - Transaction details:
 - Who you pay money to
 - Who you receive money from
 - Amount
 - Date and time
 - Description (such as reference details and payment type)
 - Balance after each transaction
 - Statement details:
 - Statement dates
 - Statement documents
 - If a third party requests your statement documents, all the information in them can be shared. This includes your name and address, and may include the name and address of other account owners, your other account numbers, upcoming payment details, interest rates and balances.
 - For added security, you need to approve a data sharing request within 10 minutes of receiving it in goMoney or it will expire. No information will be shared and you'll have to begin the process again.
 - When accessing your account information, a third party will receive the information we have in our systems and we do not verify its accuracy. It's a good idea to check that your contact, account and transaction details are correct in goMoney.

- ANZ's security and checking systems will be applied to the data sharing request.
- Third parties do not have access to your goMoney app at any time.

How your information is kept safe by third parties

- We only work with third parties that are approved by ANZ or accredited by MBIE.
- Third parties may be based in, or transfer information to, other countries that do not have the same personal information protections in place as New Zealand.
- A third party can only use your information for the purpose you agreed to, and is required to keep your information only for as long as necessary to provide you with their service.
- To make sure you understand a third party's service and how they collect and use your information and keep it safe, check their terms and conditions and privacy policy.
- You can trust that all communication between a third party and ANZ is secure and encrypted.

Privacy

- The information you provide and select in goMoney to approve a data sharing request is used for that purpose.
- We won't give a third party information outside the scope of what you've agreed to share with them.
- Your personal information will also be collected and used by us in accordance with the [ANZ Privacy Statement](#). Please read the Statement for further details on how your information is collected, used, shared and kept safe. It includes:
 - Who we can collect information about you from and who we can give it to.
 - How we work with third parties to provide products, services and information.
 - How we can use information about you.
 - How we can use information about you on our Digital Platforms.

Changes to these terms

We may need to make changes to these terms from time to time. We will tell you about any changes at least 14 days in advance in any one of these ways:

- Posting messages on the [Changes to rates, fees and agreements](#) web page.
- Putting up information in our branches.
- Advertising the changes online, on the radio or on television.
- Emailing or calling you.

Share your feedback

Data Sharing is a new service so we'd love to hear what you think about it and if there are improvements we can make. If you have a question or suggestion about this service, or you'd like to make a complaint, [contact us](#). We appreciate your feedback and will respond as promptly as possible.