



# ANZ Data Sharing Service Terms and Conditions

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## About Data Sharing

With Data Sharing, you can use the ANZ goMoney mobile app to agree to share information from your eligible ANZ accounts with approved third parties to access more personalised services. You can also agree to let ANZ use your information to do things like streamline applications. Third parties have to agree to our security, Data Sharing and service terms and conditions. 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.

## Here's how Data Sharing works

- To use Data Sharing, you need to be at least 18 years of age.
- When you want to share your account information with a third party, select ANZ as your bank on the third party's website or app. You may need to provide your mobile number. If you want to share information with ANZ, a staff member will start the data sharing request for you.
- Go to Data Sharing in ANZ goMoney. You'll either be taken there automatically or you can find your request in the app by tapping your profile in the top left, then **Security & access**, then **Data Sharing**.
- Check the timeframe that the third party or ANZ would like to access your information for.
- Select the eligible accounts that you'd like to share information from.
- If you're sharing an account that more than one person has authority over (e.g. a joint or business account), let those people know. We won't notify them separately.
- Tap 'Approve' to agree that the third party or ANZ can access your account information for the required timeframe.
- For added security, you will have 10 minutes to approve or decline the request, otherwise it will expire. No information will be shared and you'll have to begin the data sharing process again.
- There is no cost to you to use this service.
- There are certain reasons why a request may not appear in goMoney:
  - If you're asked to enter your mobile number, it needs to be one that you've verified with OnlineCode or Pay to Mobile to match data sharing requests to you. You can register for or review your [Online Code](#) preferences in ANZ Internet Banking under 'Your settings' or your [Pay to Mobile](#) details in goMoney under your profile.
- You need to have an eligible ANZ everyday account (e.g. Go, Freedom or Business Current), savings account, credit card, loan or term deposit account.
- The request may have expired if it's been more than 10 minutes which means you need to begin the process again.
- You need to have the latest version of the ANZ goMoney mobile app. Visit the [Apple App Store](#) or [Google Play™ Store](#) to download or update your app.
- You must only use this service in accordance with the ANZ Electronic Banking Conditions at [anz.co.nz/terms](https://anz.co.nz/terms)

## How your information is collected and shared

- When you want to share your information with a third party or let ANZ use your information, a data sharing request is sent to goMoney for your review and approval. It includes the sharing timeframe 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 timeframe but you and others with authority over the account (e.g. 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.
- ANZ's security and checking systems will be applied to the data sharing request.
- In goMoney, you'll be prompted to select your eligible accounts to share information from. Here's what can be shared:
  - Account information:
    - 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 (e.g. reference details, payment type)
    - Balance after each transaction
- When accessing your account information, the 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 account details and transactions are correct in goMoney.
- The third party does not have access to your goMoney app at any time.

## How to stop sharing information

- Once a data sharing request is approved, you and others with authority over the account (e.g. joint account owners or business account signatories) can view what's been shared and stop sharing at any time.
- To see your active data sharing agreements, open Data Sharing in goMoney and tap the 'Active' tab (see 'Here's how Data Sharing works' above).
- Select the approved data sharing request you'd like to stop and tap 'Stop sharing'.
- Your information will stop being shared immediately and any future information requests will be denied.
- You can view expired or stopped data sharing agreements in the 'Past' tab.

## How your information is kept safe

- We only work with third parties that have gone through a due diligence process and have agreed to meet our security and privacy standards.
- 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 personal 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.

## Service availability

We may expand the types of accounts that are eligible for Data Sharing in the future, however currently there are certain limitations in place:

- We limit the type of accounts you can select for data sharing requests.
- At any time, we may stop or pause the Data Sharing service which may result in its removal from goMoney.

## 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 in accordance with the [ANZ Privacy Statement](#). Please read the Statement to understand 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'll tell you about any changes at least 14 days in advance in any one of these ways:

- Posting messages on the [Changes to ANZ 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, or you'd like to make a complaint, [contact us](#).

We appreciate your feedback and will respond as promptly as possible.

## Important information

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