



ANZ and your Personal Information

We take your privacy very seriously. Information you provide to ANZ will be kept strictly confidential and will be securely held by ANZ and/or by companies in the ANZ Group. You have a right to access the information by enquiring at any branch of ANZ and you may also request that it be corrected. A fee may be payable.

ANZ will make every effort to keep your personal information up to date. To assist us, please let us know of any changes in your personal details, such as your address.

How we use your information will depend on the purposes for which that information was collected. Generally ANZ may use this information to:

- consider your application for facilities, products or services;
- administer, manage and monitor any facilities, products or services provided to you;
- conduct market research, data processing and statistical analysis; and
- unless you disagree, provide you with information about other facilities, products or services including certain third party products or services.

ANZ may disclose information about you to the ANZ Group, agents or contractors for the above purposes.

ANZ may collect information about you and/or use your personal information for the purpose of data matching. 'Data matching' is the process of comparing your personal information with publicly available information and/or with information held by a reputable entity ANZ has an ongoing relationship with in order to better enable us to carry out any of the above purposes.

ANZ may disclose your information to carefully selected third parties for the purposes of data matching, provided those third parties are subject to an obligation of confidentiality.

ANZ may disclose information about you to credit reference agencies for the purpose of obtaining credit reports on you. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If you default in any obligations to ANZ, then ANZ may disclose information about you to credit reference or debt recovery agencies and it may be retained by them. Those agencies may provide that information to their customers who use their credit reporting services.

ANZ may also disclose account information to any authorised signatory to your accounts.

If you are under 18 years old, ANZ may contact your parent(s)/guardian(s) to disclose, or to collect, information about you that will help ANZ contact you, or to obtain repayment of any amount you owe ANZ.

Our security standards are maintained and our technology regularly updated to provide protection for the information we hold. We do not sell, publish or give away your information.

Certain laws also require ANZ to disclose your information on request, for example the Tax Administration Act 1994. If ANZ receives a request from certain agencies to release your information, ANZ may not be able to tell you that the request has been received. ANZ may also disclose information to the police, certain government agencies or other financial institutions where ANZ reasonably believes that the disclosure will assist in the investigation, detection and/or prevention of fraud or other criminal offences, such as money laundering. The ANZ Group is subject to anti-money laundering and terrorist financing legislation in force in New Zealand, Australia and other countries. You agree to provide all information to ANZ Group which it reasonably requires to comply with these laws.



Anti-money laundering and terrorist financing legislation in force in New Zealand, Australia and other countries may also prohibit us from entering or concluding transactions which involve certain countries, persons or entities. As a result, you agree that ANZ Group may:

- delay or block any transaction, or refuse to pay any money, without incurring any liability; or
- disclose any information concerning you or the transaction to the New Zealand Police or Australian Federal Police or any relevant authority in any country in order to ascertain whether the laws in that country apply to a transaction or otherwise in compliance with those laws that aim to prevent or detect terrorist financing or money laundering, in the reasonable belief that the transaction may contravene those laws, and ANZ Group will not incur any liability to you as a result of that action.

In this clause, 'money laundering' includes any dealing with the proceeds of criminal activity and any dealing with funds or assets of any person or entity suspected of involvement in terrorism or any terrorist act.