



ANZ PRIVACY POLICY

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ABOUT THIS DOCUMENT

Please take the time to read this document. It describes how we collect, handle and safeguard personal information (including sensitive information and credit related personal information). It also contains information about how you can access the personal information ANZ holds about you, how you can seek to correct it and how you can raise concerns about ANZ's handling of your personal information.



WHY THIS PRIVACY POLICY IS IMPORTANT

Protecting your personal information and privacy is fundamental to the way we do business.

ANZ is bound by the Privacy Act and the 13 Australian Privacy Principles (APPs). This legislation regulates how we manage and protect personal information.

COLLECTING YOUR PERSONAL INFORMATION



So that we can operate our business and provide our products and services, we need to collect some of your personal information. And on some occasions, the law requires us to collect it.

“Personal information” is information or an opinion about a specific individual or an individual who can be identified.

The types of personal information we collect include:

- **Personal and contact details:** for example, your name, address, email address, phone number, and/or date of birth.
- **Your personal circumstances:** for example, information about your marital status, and/or any dependents you may have.
- **Identity information and government related identifiers:** for example, your tax file or tax identification number, driver’s licence and/or passport details.
- **Financial Information:** for example, information about your financial position including details of your income and employment, expenses and spending habits, assets, and liabilities.
- **Credit information:** for example, we may collect information about your credit history with other credit providers from a credit reporting body if you apply for credit with ANZ.
- **Digital Information:** for example, location information, information about the browsers or devices you use to connect to ANZ services, websites you visit, and/or security information (such as how you login or authenticate yourself to access your account).
- **How you use our products:** for example, the transactions you make on your account, and/or how you use ANZ channels (such as internet banking or the ANZ App).
- **Employment-related information:** for example, if you apply for a position with ANZ, we may collect your resume and other information needed to assess your application.
- **Publicly available information:** for example, information from public registers such those maintained by the various land registries, or ASIC.

SENSITIVE INFORMATION

We may sometimes need to collect information of a more sensitive nature. Information about the following is considered "Sensitive Information":

- Racial or ethnic origin
- Political opinions
- Political association membership
- Religious beliefs or affiliations
- Philosophical beliefs
- Professional or trade association membership
- Trade union membership
- Sexual orientation or practices
- Criminal records
- Genetic information
- Health information
- Biometric information (e.g. your thumbprint, voice or facial image which may be used to enable you to access our products or services)
- Behavioural biometric information (e.g. how you interact with a device, or use a mouse or keypad to enter information, which may be used to help protect against fraud and minimise security risks).

We won't collect your sensitive information unless we need it for one of our functions or activities – and we have your consent, or we're required or authorised by law.

SOMETIMES WE'RE LEGALLY REQUIRED TO COLLECT YOUR PERSONAL INFORMATION

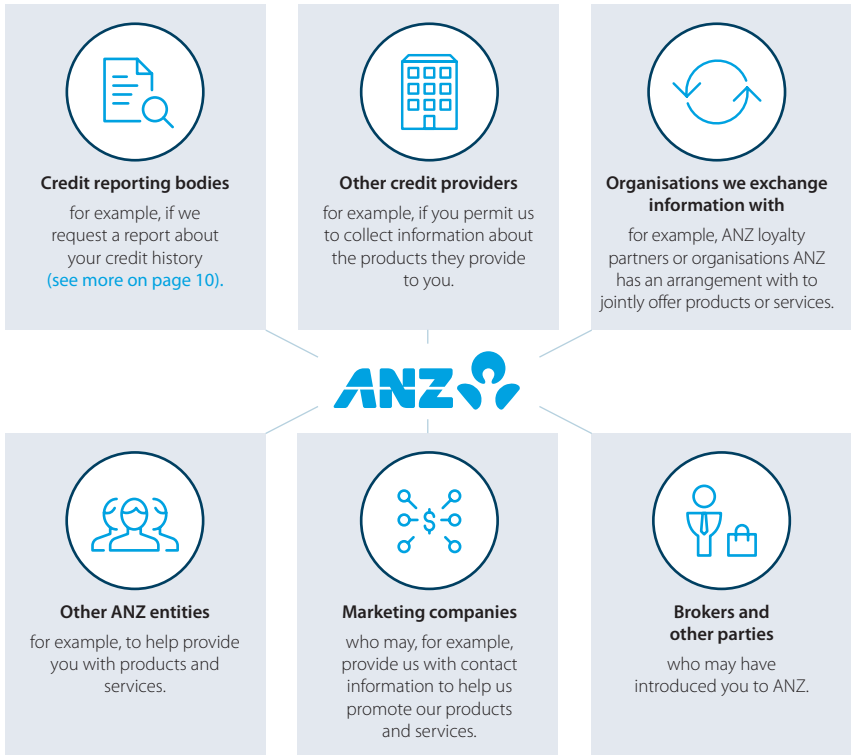
This occurs when we're authorised or required by an Australian law or court or tribunal order to collect your personal information. These laws include:

- The Anti-Money Laundering and Counter-Terrorism Financing Act – to prove your identity when you open an account or take out a loan.
- State and Territory conveyancing laws – to verify your identity when registering a mortgage.
- Tax legislation – to confirm your tax residency status under taxation information sharing agreements our government has in place with other countries and under Australian tax legislation.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We may collect your personal information directly from you, however, we may also collect your information:

1. by creating insights and other information about you when analysing information we already hold.
2. from your browser or device (or technologies associated with your browser or device such as cookies or pixels).
3. from publicly available sources such as public registers or telephone directories.
4. from third parties you have authorised to act on your behalf such as your accountant or lawyer, or joint borrower(s) and account holder(s).
5. We may also collect your information from other parties such as:



USING AND SHARING YOUR PERSONAL INFORMATION

We may use (and at times disclose) your personal information for a range of reasons, including for the purposes of:

- **Assessing and processing any applications you make** (including, where applicable, credit assessment).
- **Providing you with a product or service** including administering and managing existing products or services you have with ANZ.
- **Communicating with you** (or your representatives) for example, answering any questions you may have.
- **Considering any concerns or complaints you raise against ANZ** or managing any legal action between you and ANZ.
- **Working with other organisations** (such as loyalty partners) regarding the promotion or provision of a product or service.
- **Performing administrative and operational tasks** including account management, risk management, system monitoring and remediation, corporate governance, auditing, systems development and testing, credit scoring, staff training, collecting debts, and market or customer satisfaction research.
- **Analytics, market research insights and product development** including using personal information to generate insights about our customers and how they use our products and services to help us develop and refine target markets for our products and services and tailor our products and services to improve the customer experience and meet customer needs and requirements.
- **Recruitment purposes** such as evaluating an application you may make for a position at ANZ.
- **Identifying, preventing or investigating any actual or suspected fraud, unlawful activity or misconduct.**
- **Conducting customer due diligence** such as identifying you (or your authority to act for someone else) or establishing your tax status as required by any law or tax treaty with a tax authority. This may include, for example, sharing your information, such as biographic information contained in your identity document(s), with third parties such as document issuers and official record holders to verify your identity (for more information see <https://www.idmatch.gov.au>).
- **To protect our legitimate interests** for instance, registering a mortgage or registering a security interest on the Personal Property Securities Register, taking or responding to any legal action, or making insurance claims.
- **For ANZ corporate sales and acquisitions** for instance, we may acquire or enter into joint ventures with third party business, sell, transfer, or merge parts of the ANZ

business or ANZ assets (including products or services), or make other changes to the structure or the ownership of the ANZ Group. In such instances, ANZ may, for example, need to share personal information with a prospective purchaser or investor or other parties involved in the transaction.

- **Any purpose which is required or authorised by law, regulations, codes of practice and external payment systems** including purposes which enable ANZ to satisfy its obligations under law, regulation, codes of practice or the rules of a stock exchange.
- **Any additional purpose which we inform you about** or which you have agreed to.

Data insights and analytics services

Sometimes, we may use de-identified information (such as transaction information on a credit card) as part of offering data insights and analytics services to third parties such as other businesses and government. These services provide third parties with insights about their business – like the types of customers they have, where their customers are located and information about their customers' spending patterns. These insights can help them better tailor their products and services and refine their business, economic and social strategies. When we are involved in providing these services, we de-identify your information before it is used and any information provided to the third party is aggregated, meaning it does not identify you or any other ANZ customer (unless you have provided your prior specific consent to use or share more granular data for the purposes of this service).

Direct marketing

We may use your personal information to tell you about products, services, offers, or events that we believe may interest you. We may also enable our business partners to let you know about their products and services. ANZ may market to you through various channels, including mail, phone, email, SMS or through other electronic means, such as targeted advertising on ANZ and other websites. We may also disclose your information to service providers and other third parties, like digital platforms, so that they can advertise our products and services to you on our behalf.



YOU CAN OPT OUT

If you do not want to receive direct marketing, you can unsubscribe or opt out by:

- updating your preferences on ANZ Internet Banking or the ANZ App; or calling **13 13 14**
- ANZ Plus customers can update their settings in the ANZ Plus App.

If we send you direct marketing by email or SMS, we will always include an 'unsubscribe' link you can use to opt out of this type of marketing.

SHARING PERSONAL INFORMATION OVERSEAS

Sometimes we need to share your information overseas.

ANZ OVERSEAS OPERATIONS

The most common reason is because some of our ANZ companies are located overseas and are contracted to support our technology, operational and customer service teams. These entities are located in the following countries:

- Fiji
- India
- New Zealand
- The Philippines
- United States

OTHER OFFSHORE LOCATIONS

Sometimes we may also need to share your information with third parties (such as with service providers who help us provide our products and services) who are in locations outside Australia including:

- Canada
- Some member states of the European Union (EU)
- India
- Israel
- New Zealand
- Singapore
- The Philippines
- United Kingdom
- United States
- Taiwan
- Other countries listed at: <https://www.anz.com.au/privacy/centre/disclosing-information-overseas/>

We may also disclose your information offshore where you have asked us to do something, or you are party to a transaction that requires us to do so (such as complete an international money transfer money or currency exchange). The countries where we disclose your information will depend on the details of the activity you ask us to carry out.



CREDIT REPORTING

ANZ participates in credit reporting and is subject to the mandatory credit reporting (CCR) regime. This means ANZ is required to share certain credit information with credit reporting bodies which is then included in your credit report. It also means that if you apply for credit from ANZ, we may request credit reporting information about you from a credit reporting body. This information includes information about your credit history with other providers and can help us assess your application.

WHAT'S A 'CREDIT REPORTING BODY'?

These are companies that hold credit information about individuals and provide it to credit providers in certain circumstances, including when:

- A customer applies for credit (e.g. a home loan or credit card).
- The credit provider is trying to help a customer avoid default.

SHARING YOUR INFORMATION WITH CREDIT REPORTING BODIES

When we request a credit report, or when we are required to share ongoing information about the credit you hold with ANZ, we need to give the credit reporting body:

- Information about you (such as your name and address and other personal information we hold about you) to make sure we receive the correct credit report.
- Information about your application – such as the type and amount of credit you're applying for.

We also need to give the credit reporting body information we've collected through your use of your ANZ product such as:

- The type of credit you hold.
- The amount of credit you received.
- The terms and conditions.
- When your account is opened and closed.
- How you repay your credit.

Also, we need to report information to a credit reporting body when you:

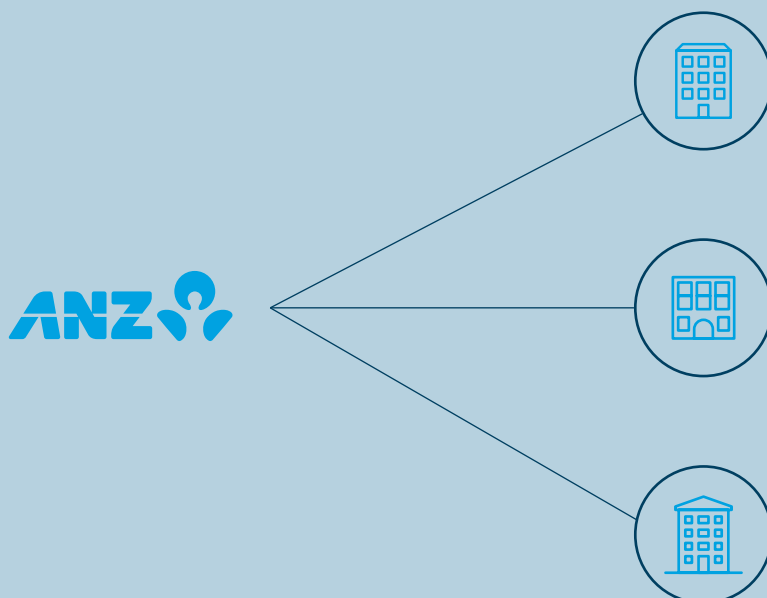
- Miss repayments on your credit.
- Default on your obligations.
- Commit a serious infringement (e.g. fraudulent behaviour or deliberately seeking to evade your repayment obligations).
- Enter into an arrangement with us to help you manage financial hardship.

But we also let them know when you:

- Make repayments on time.
- Comply with any financial hardship arrangement.
- Correct a default.

This information that we disclose to a credit reporting body is called 'credit information.'

When you receive credit from ANZ, we must share these types of information with credit reporting bodies regularly for inclusion in your credit report.



WHO ARE THE CREDIT REPORTING BODIES?

Equifax

Call: 13 83 32

Mail: Equifax Australia Information Services and Solutions Pty Limited, PO Box 964, North Sydney, NSW 2059.

Email: customerserviceAU@equifax.com

Web: mycreditfile.com.au

Experian

Call: 13 23 33 / 1300 783 684

Mail: Experian Data Registries Pty Ltd, PO Box 7405, St Kilda Road, Melbourne VIC 3004.

Email: creditreport@au.experian.com

Web: www.experian.com.au/consumer/order-credit-report



JUST SO YOU KNOW

If you'd like to know how these credit reporting bodies manage your personal information, you can contact them directly and request a copy of their Privacy Policy.

COLLECTING INFORMATION FROM A CREDIT REPORTING BODY

When we collect information about you from a credit reporting body, it is usually to help us assess an application for credit you have made with us. For this purpose, we will consider information from the credit reporting body such as:

- Details of other credit products you hold.
- How you have managed repayments on existing credit products.
- Whether you have been in default in the past.
- Any serious credit infringements.
- Whether you have entered a financial hardship arrangement.

This information we get from credit reporting bodies is called 'credit eligibility information.'

We may also use information such as risk ratings, credit scores, other analytics and insights, which we derive from the information we receive about you, to help us assess your ability to repay credit.

HOW WE USE AND DISCLOSE YOUR CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

Credit providers can only use and disclose this information for limited purposes. Generally, ANZ will collect, use (and sometimes disclose) credit information and credit eligibility information to:

- Assess your application for credit.
- Help you avoid defaulting on your credit arrangement with us.
- Assess your suitability to act as a guarantor.
- Perform certain internal management purposes related to the provision or management of credit by ANZ.
- To assist with the collection of overdue payments.
- Fulfill our legal and regulatory obligations (including mandatory requirements to report certain types of credit information to credit reporting bodies).

THIRD PARTIES WE MAY SHARE YOUR CREDIT ELIGIBILITY INFORMATION WITH

Strict rules apply to when and how we can share information we receive from a credit reporting body. Generally, we can only share this information with:

- Our related entities.
- Debt collection agents.
- Other credit providers in certain situations (e.g. to assess credit or investigate suspected fraud).
- External dispute resolution schemes (or to other parties as directed by an external dispute resolution scheme).
- Mortgage insurers.
- Your guarantors.
- Enforcement bodies in certain limited circumstances.
- Other persons we are required or authorised by law to disclose the information to.

FRAUD

If you think you've been, or are likely to be, a victim of fraud – for example, because you suspect someone else is applying for credit in your name – you've got a right to request credit reporting bodies don't use or disclose credit reports held about you.

To do this, contact the credit reporting body directly. After making such a request, the credit reporting body won't share your credit report information for 21 days. (Please note you can request an extension to this period.)

MANAGING YOUR CREDIT INFORMATION

You can access your credit information, seek a correction and make a complaint about how we manage this information, as explained on [pages 15-17](#).

If we disclose information we've collected through the credit reporting bodies to our operation hubs overseas, this will be managed as outlined in this 'Credit Reporting' section.

MANAGING YOUR PERSONAL INFORMATION



PROTECTING YOUR PERSONAL INFORMATION

We have measures in place to protect your personal information from:

- Misuse and loss
- Unauthorised access
- Unauthorised modification
- Unauthorised disclosure

And here's how we safeguard your data:

- Implementing physical security – such as locks and security systems over our paper and electronic data stores and premises.
- Maintaining computer and network security – including firewalls, identification codes and passwords to control access.
- Maintaining and monitoring our online security systems – around the clock, all year round by our security operations team.

ACCESSING YOUR PERSONAL INFORMATION

If you want to access your personal data, contact our Contact Centre on **13 13 14**. The team can usually deal with such a request within 14 to 30 days.

For ANZ Plus, contact a Coach via the ANZ Plus app or, if you don't have access to the ANZ Plus app, call **13 42 69**

If for any reason we can't provide you with access, we'll tell you why and attempt to find other ways to help you get access to this information.

REQUESTING CORRECTION OF YOUR INFORMATION

If you believe your personal information is inaccurate, incomplete or out-of-date, call **13 13 14**.

For ANZ Plus, contact a Coach via the ANZ Plus app or, if you don't have access to the ANZ Plus app, call **13 42 69**

If you'd like us to correct information we've received or disclosed through the credit reporting system, we'll consult with the relevant organisations directly.

If we don't agree that your information needs to be corrected, we'll tell you why – and what you can do if you're unsatisfied with our response.

WHO TO CONTACT IF YOU HAVE A COMPLAINT

If you believe your privacy has been compromised or we've breached the Privacy Act or a code of conduct and you would like to make a complaint, you can contact us by using the online complaints form or via the options listed below. We will do our best to help resolve any issue you may have.

In order for us to assist you, we may need to verify your identity and obtain details of your complaint from you.

 In writing	 By phone	 In person	 Via the ANZ Plus app
<ul style="list-style-type: none">• Use our online complaints form at anz.com.au/complaint or• Write to the ANZ complaint Resolution Team: Locked Bag 4050, South Melbourne VIC 3205	<ul style="list-style-type: none">• Call ANZ on 1800 805 154• General enquiries 13 13 14• If you're overseas +61 3 9683 9999• If you're deaf, hard of hearing and/or have a speech impairment, call 133 677 or visit the National Relay Service	<ul style="list-style-type: none">• Visit your nearest ANZ branch• If you have a Relationship Manager, please feel free to contact them	<ul style="list-style-type: none">• Contact a Coach via the ANZ Plus app• If you don't have access to the ANZ Plus app, call 13 42 69 or• Use the online complaints form at anz.com.au/plus/support/complaints

HERE'S HOW WE RESPOND TO COMPLAINTS

We'll do our utmost to:

- **Resolve your complaint on the spot, if possible.**
- **Resolve your complaint within 5 working days.** If this isn't possible, we will confirm the outcome with you in writing. We will aim to resolve your complaint within 30 days (or 21 days for complaints regarding financial hardship or debt collection). If we can't meet these timeframes, we will explain why and provide an expected date for the outcome of your complaint. We will keep you informed of progress.
- **Investigate your complaint.** Where necessary, we'll consult with other credit providers or credit reporting bodies about your complaint.
- **Make a decision about your complaint.** We'll write to you to explain our decision.

If you are not satisfied with our response, you can have your complaint reviewed free of charge by the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme.

AFCA provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ. You can contact AFCA on:

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

You may also raise any concerns directly with the Office of the Australian Information Commissioner (OAIC).

OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of your personal information. You can contact the OAIC on:

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: oaic.gov.au

Mail: Office of the Australian Information Commissioner
GPO Box 5218, Sydney, NSW 2001

WHO DOES THIS PRIVACY POLICY COVER?

This policy applies to Australia and New Zealand Banking Group Limited and each of its related Australian “ANZ brand” entities (ANZ).

The document covers the Australian-based activities of ANZ including the Australian banking brands ANZ and ANZ Plus.

You may also receive more information about how your personal information is collected, used, disclosed or otherwise handled at other times - for example, when you fill in an application form or receive product terms and conditions. Please read these documents carefully.

Suncorp Bank and Shout For Good are each part of the ANZ Group and have their own privacy policy, available via their websites. Please refer to their respective policies for more information about how those entities handle personal information including using personal information which each may receive from ANZ where that use is in line with the types of purposes outlined in this policy or otherwise disclosed to you.

The information about credit reporting (pages 10-14) also applies to the following offshore related entities that conduct operational, technology and customer service functions on behalf of Australian-based ANZ businesses, including:

- ANZ Support Services India Private Limited (India)
- ANZ Operations and Technology Private Limited (India)
- ANZ Global Services and Operations (Manila), Inc. (The Philippines)
- ANZ Pacific Operations Limited (Fiji)

Also, as we're participants in credit reporting, we're also bound by the rules in the Privacy Act and this policy applies to that activity (see section on 'Credit Reporting')

INFORMATION RELATING TO CURRENT AND FORMER EMPLOYEES

Due to the employee records exemption in the Privacy Act, this Privacy Policy does not apply to our past or current employee records, however, we recognise that employee records should be handled with the utmost care and responsibility. ANZ complies with any obligations that may apply to employee personal information under other applicable laws.

CHANGES TO THIS PRIVACY POLICY AND OBTAINING A COPY OF THIS POLICY

We make our Privacy Policy available on our websites and will provide a copy of this Privacy Policy to anyone who requests it free of charge.

We review and update this Privacy Policy from time to time to ensure it is current. Please visit our website regularly to ensure you are across any updates.

To find out more, please feel free to:



Call our Australian Contact Centre on **13 13 14** and for ANZ Plus contact a Coach via the **ANZ Plus app**

