



ANZ PRIVACY POLICY

NOVEMBER 2019

CONTENTS

About this document	02
Collecting your personal information	03
Collecting information from other parties	04
Using and sharing your personal information	07
Sharing personal information overseas	08
Credit reporting	10 - 14
Managing your personal information	15
Who does this Privacy Policy cover?	18
Contact us	19

COLLECTING YOUR PERSONAL INFORMATION



The majority of your personal information is collected from you directly. Depending on the type of product or service, we collect information such as your name and:

- Address
- Annual income and other financial details
- Credit history
- Date of birth
- Email address
- Place of work
- Tax file number (TFN)
- Telephone number
- Transaction history

So we can provide you with a product or service, 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 you, or information that can be used to identify who you are.

ABOUT THIS DOCUMENT

Protecting your privacy is crucial to the way we do business. That's why, we've simplified our Privacy Policy to better explain how we do our utmost to protect your personal information.

Please take the time to read this document. It describes how we carefully manage and safeguard your personal information (including sensitive information), particularly information we collect to provide a product or service to you.



WHY THIS PRIVACY POLICY IS IMPORTANT

ANZ is bound by the Privacy Act and the 13 Australian Privacy Principles (APPs). This legislation regulates how we manage and protect our customers' personal information. It's our job to keep you up-to-date about how we're doing just that.



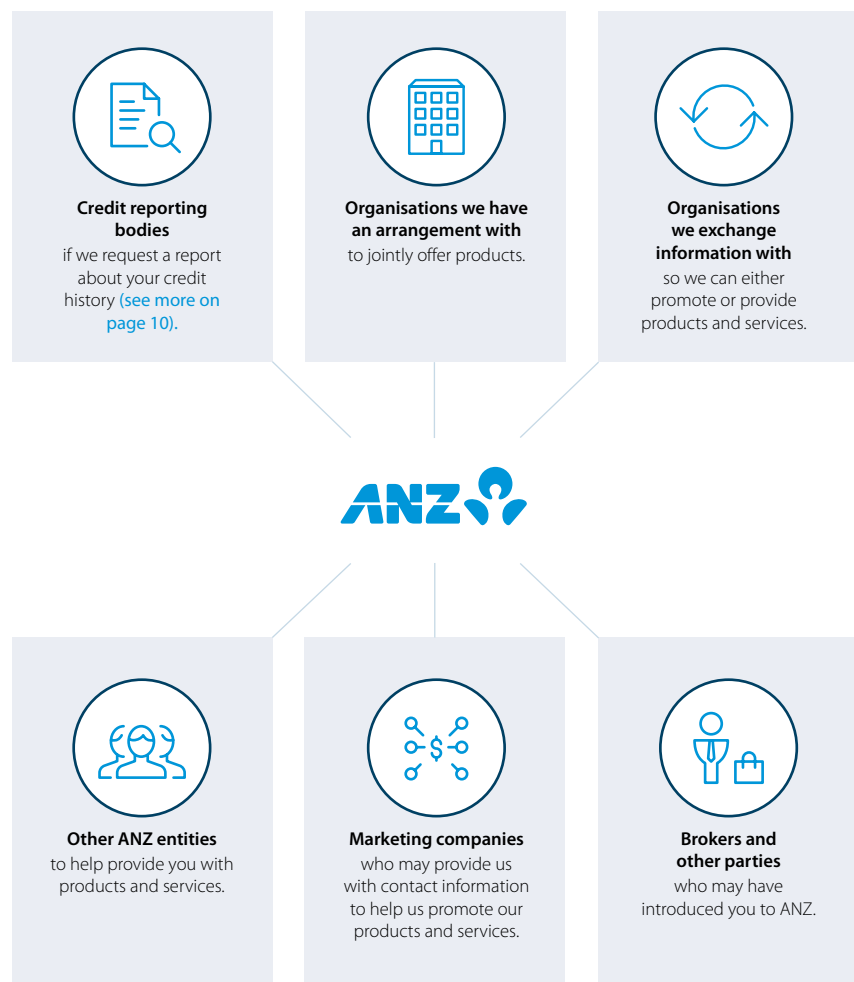
JUST SO YOU KNOW

As your financial services provider, we also have access to information about your account and transactions. This means we can see how and where you use your ANZ account(s). Sometimes we use this information to form a view on other products and services that may benefit you.

COLLECTING INFORMATION FROM OTHER PARTIES

In some instances, we may collect information about you that's publicly available, such as data from telephone directories or other websites.

There may be occasions when we gather personal information about you from a third party, including:

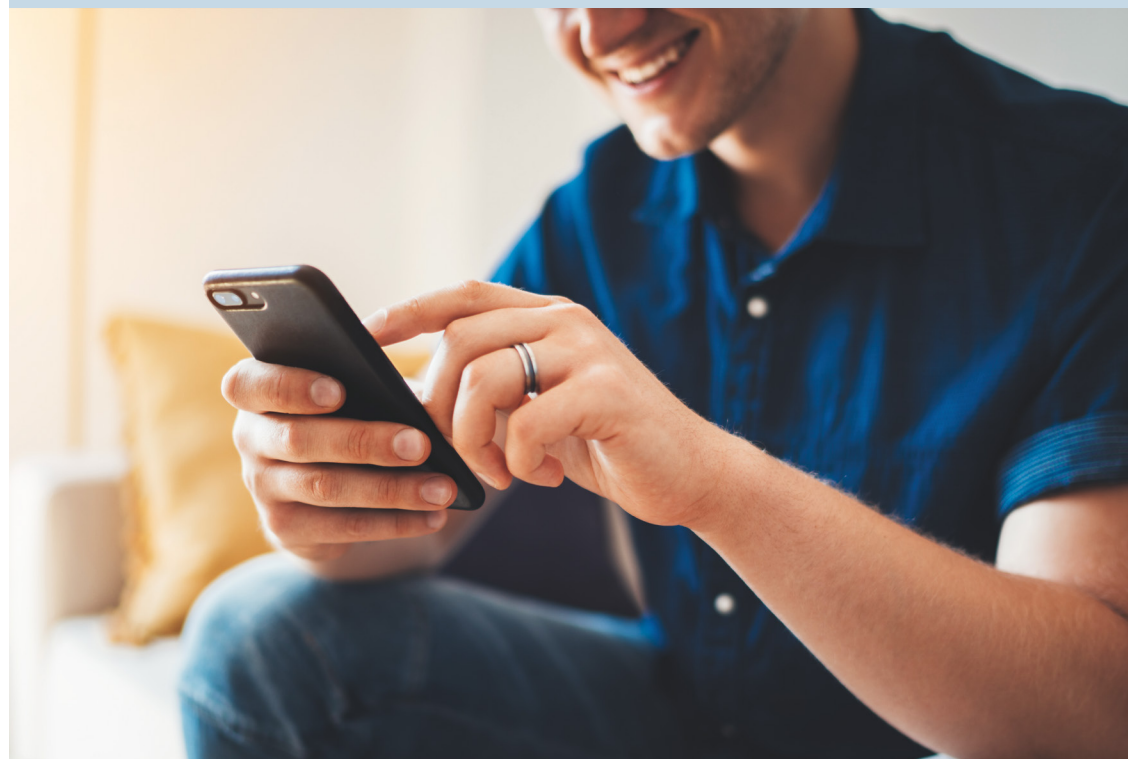


DATA FROM ANZ.COM, OTHER SITES AND OUR APPS

To help us better tailor our service to you, we may also collect information about how you use anz.com, other websites and our apps. For example, when you click on a link from an ANZ website or visit a website that displays an ANZ ad.

If we do identify you with this information (for example, if you've logged on to an online ANZ service like Internet Banking), any use or disclosure of that information will be in accordance with this Privacy Policy.

Usually, the information we collect in this way does not identify you – it's data about the number of visitors to a site, or statistics about how a site is browsed.



COLLECTING SENSITIVE INFORMATION

On rare occasions, we may need to collect information of a more sensitive nature. The following is considered “sensitive information”:

- Racial or ethnic origin
- Political opinion
- 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

Rest assured, we won't collect, use or disclose your sensitive data unless we need this information for one of our functions or activities – and we have your consent, or we're required to by law.

For example, when you're applying for relief from making repayments on a loan for health reasons.

SOMETIMES WE'RE LEGALLY REQUIRED TO COLLECT YOUR INFORMATION

This occurs when we're required by an Australian law or court or tribunal order, such as:

- **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 laws** – to verify your identity when you take out 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.

USING AND SHARING YOUR PERSONAL INFORMATION

We need to use (and at times disclose) your information in order to provide you with a product or service. Other reasons we need to do so include:

- **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, systems development and testing, credit scoring and staff training, collecting debts and market or customer satisfaction research.
- **Marketing product and services:**
 - We may use your data to let you know about new or existing products or services; or
 - We may disclose your information to our business partners so they can tell you about a product or service.
- **Considering any concerns or complaints you raise against ANZ** – or managing any legal action between you and ANZ.
- **Preventing or investigating any actual or suspected fraud, unlawful activity or misconduct.**
- **Identifying you or establishing your tax status** as required by any law or tax treaty with a tax authority; or
- **As required by laws, regulations, codes of practice and external payment systems.**



JUST SO YOU KNOW

If you'd prefer to opt out of receiving ANZ marketing, call **13 13 14** or email yourfeedback@anz.com

SHARING PERSONAL INFORMATION OVERSEAS

Sometimes we need to share your information with overseas organisations. 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:

- China
- Fiji
- India
- New Zealand
- The Philippines

We may also need to share your information with other overseas service providers.

This can be a result of the following:

- **If you apply for a product or get help from our branch staff or Contact Centre.**

We may send you an automated follow up request for your feedback on your experience(s).

Our external service providers are based in the USA, Canada and the UK – they help us send any automated requests and analyse responses.

- **If you take out a home loan.**

If your loan includes Lenders' Mortgage Insurance (LMI), we may disclose your information to an administrator with data storage facilities in the United States.

- **We verify your ID electronically.**

We use an external service provider with operations in Canada, India and the Philippines to manage the process of matching your identity with external data sources.

On occasion, we may also need to share your information with our overseas branches and related companies. For example, if you open an account with ANZ Singapore, ANZ in Australia may need to provide information it holds about you to our Singapore office.

When you request some services, we may need to send your information offshore. For example, if you transfer funds to an overseas account using a telegraphic transfer, we have to share your data with one or more international banks to complete the payment.



CREDIT REPORTING

ANZ participates in credit reporting. This means if you apply for credit from ANZ, we may request a credit report about you from a credit reporting body. Credit reports contain information that can help us assess your application, including your credit history with other providers.

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 defaulting.

SHARING YOUR INFORMATION WITH CREDIT REPORTING BODIES

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

- Information about you (such as your name and address) 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.

When you receive credit from ANZ, we need to share more information with a credit reporting body, on an ongoing basis. This ensures it can be included in your credit report and shared with other credit providers, upon request.

It's information we've collected through your use of your ANZ product and includes:

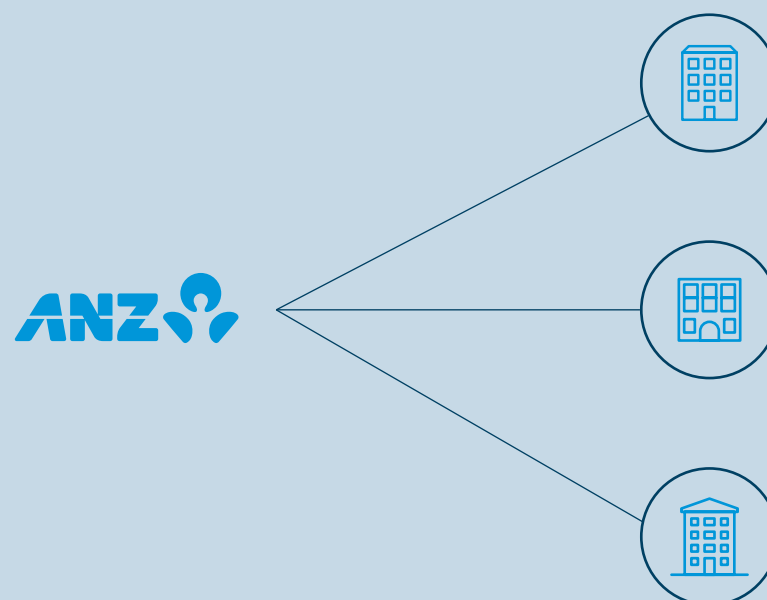
- The type of credit you hold.
- The amount of credit you received.
- The terms and conditions.
- When your account is opened and closed.
- How you repay your credit.

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

- Miss repayments on your credit.
- Default on your obligations; or
- Commit a serious infringement (e.g. fraudulent behaviour or deliberately seeking to evade your repayment obligations).

But we also let them know when you:

- Make repayments on time; or
- Correct a default.



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

illion

Call: 1300 734 806

Mail: illion Australia Pty Ltd, PO Box 7405 St. Kilda Rd Melbourne VIC 3004.

Email: pac.austral@illion.com.au

Web: checkyourcredit.com.au

Experian

Call: 1300 784 134

Mail: Experian Australia Credit Services Pty Ltd, PO Box 1969, North Sydney NSW 2060.

Email: creditreport@au.experian.com

Web: experian.com.au/credit-services/credit-services.html



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.

USING INFORMATION WE'VE RECEIVED FROM CREDIT REPORTING BODIES

We can use this information to:

- Assess your application for credit.
- Help you avoid defaulting on your credit obligations.
- Assess your suitability to act as a guarantor.
- Manage accounts and carry out general administration and operational tasks for ANZ Group. For example, risk management, market and customer satisfaction research, staff training, credit scoring and collecting debts.
- Meet requirements of any laws, regulations, codes of practice and payment systems.

Often, we'll combine the information obtained from a credit reporting body with the data we already hold about you, like:

- How much you hold on deposit.
- How you have repaid existing ANZ credit.
- Information from your application form.

We can then use the combined information to create a 'credit score' or rating, which we use to decide whether you can afford the credit you're applying for.

SHARING YOUR CREDIT INFORMATION

Special rules apply to how we share information we get from a credit reporting body. Generally we can only share this information with:

- Our related entities – they use and disclose the information as we do.
- Agents and contractors or service providers – such as debt collection agencies.
- Other credit providers – to assess credit or investigate suspected fraud.
- Mortgage insurers.
- Your guarantors.
- Regulatory bodies, government agencies and law enforcement bodies or courts – when we're required or authorised by law.

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 [page 15](#).

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



ACCESSING YOUR PERSONAL INFORMATION

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

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.

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.

REQUESTING CORRECTION OF YOUR INFORMATION

If you believe your personal information is inaccurate, incomplete or out-of-date, call **13 13 14** or email yourfeedback@anz.com, and we'll update it promptly.

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 talk to staff at your local ANZ Branch or Business Centre or call our Contact Centre. We will do our best to help resolve any issue you may have.

Phone: Contact Centre 13 13 14

In Person: use 'Find ANZ' on anz.com to find your nearest Branch or Business Centre

HERE'S HOW WE RESPOND TO COMPLAINTS

We'll do our utmost to:

- **Respond within 48 hours.** We'll let you know who is responsible for managing your complaint.
- **Resolve your complaint within 10 working days.** If this isn't possible, we'll contact you within that time to let you know how long it'll take.
- **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 to your complaint, or do not want to talk to the customer service team, you can contact our Complaint Resolution Centre. Our specialists will work with you to resolve your complaint quickly and amicably.

Phone: 1800 805 154
(8am – 7pm AEST/AEDT weekdays excluding national public holidays)

Email: yourfeedback@anz.com

Fax: 1800 269 030

Online: Visit anz.com

Select 'Complaints and compliments' under 'Find out more'

Select 'Lodge your feedback online'

Mail: ANZ Complaint Resolution Centre
Locked Bag 4050, South Melbourne, VIC 3205

If you are not satisfied with our resolution of your complaint, you can ask for a free and impartial review by the ANZ Customer Advocate, who operates separately from ANZ's businesses and reports to the Group Executive, Australia Retail and Commercial. Escalation to the Customer Advocate is not mandatory. While ANZ is bound by the Customer Advocate's findings in all cases you do not have to accept the Customer Advocate's decision. You can contact the ANZ Customer Advocate on:

Phone: (03) 8654 1000

Email: customeradvocate@anz.com

Mail: Customer Advocate
833 Collins Street, Docklands, VIC 3008

If you are not satisfied with our response and do not want to go to the Customer Advocate (or if you remain dissatisfied after the Customer Advocate has reviewed your complaint) you can lodge a complaint with the Office of the Australian Information Commissioner (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 them on:

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: www.oaic.gov.au

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

In Addition the Australian Financial Complaints Authority (AFCA) offers free, fair, independent and accessible financial services dispute resolution. You can contact AFCA on:

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.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 circumstance expires.

WHO DOES THIS PRIVACY POLICY COVER?



- ANZ Pacific Operations Limited (Fiji)
- ANZ Global Services and Operations (Chengdu) Company Limited (China)

Also, as we're participants in credit reporting, we're also bound by the rules in the Privacy Act that applies to that activity.

This policy applies to Australia and New Zealand Banking Group Limited and each of its wholly-owned Australian subsidiaries (ANZ).

The document covers the activities of the Australian bank and any other Australian-based businesses (except Looking Together (trading as 'RealAs'), which is governed by its own policy).

The information about credit reporting ([page 10](#)) 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)

To find out more, please feel free to:

 Call our Australian Contact Centre on 13 13 14

 Email yourfeedback@anz.com

