

# *ANZ Privacy Policy*

Protecting your privacy



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*This ANZ Privacy Policy covers Australia and New Zealand Banking Group Limited and each of its Australian subsidiaries (“ANZ”). It explains how we protect your privacy.*

# *Introduction to ANZ's Privacy Policy*

## **Protecting your privacy**

Protecting your privacy and the confidentiality of your personal information is fundamental to the way ANZ does business.

As a banking and financial services organisation, ANZ has a long history of handling personal information confidentially. We treat very seriously the ongoing trust you have in us to protect your personal information.

We have systems and procedures in place to protect your privacy whenever we collect, store, use or disclose your personal information. You can request details about the information an ANZ company holds about you and you have a right to ask it to correct this information.

## **A new privacy framework**

A new Federal privacy framework regulating the way private sector organisations handle personal information has applied since 21 December 2001.

ANZ is bound by the Privacy Act 1988 (Commonwealth) and the ten National Privacy Principles set out in that Act.

Handling of personal information relating to ANZ employees is outside the scope of the Privacy Act 1988 (Commonwealth), if the handling of the information relates directly to a current or former employment relationship between an employee and ANZ.

## *How we collect your personal information*

We collect most personal information directly from you. For example, your personal information will be collected when you open an account, fill in an application form, deal with us over the telephone, send us a letter, visit our websites or when you visit us in person.

The type of personal information we collect may include your name, mailing address, telephone number, e-mail address, tax file number, date of birth, annual income and other financial details, place of work, credit history, and your transaction history.

There may be occasions when we need to source personal information about you from a third party. For example, we may collect personal information from a credit reporting agency, our business alliance partners, third party brokers and government agencies.

## **Information collected before 21 December 2001**

Parts of the National Privacy Principles relating to the collection, use and disclosure of information, do not apply to personal information collected before 21 December 2001.

Importantly, we observe those parts of the National Privacy Principles that do apply to such information and we continue to apply our stringent privacy practices in order to safeguard the confidentiality of such information.

## *How we use your personal information*

We will tell you the purposes for which we intend to use your personal information.

We only collect personal information about you that is necessary to perform our functions and activities. If you do not provide this information, an ANZ company may not be able to deal with you, or provide you with a product or service.

## **We may use personal information for several purposes**

An ANZ Company may collect your personal information:

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable it to provide a product or service;
- to tell you about other products and services that may be of interest to you;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion and provision of a product or service;
- to perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring and staff training, and market or customer satisfaction research);

- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws, regulations, Codes and external payment systems.

We may disclose personal information to third parties when we contract out some of our functions and activities. For example, we may provide names and addresses to a mailing house to mail account statements to you and other customers. In these situations, we prohibit third parties from using your personal information except for the specific purpose for which we supply it.

### **Do we use your tax file number or other government identifier?**

We do not use your tax file number (TFN), pension number, Medicare number or any other government agency identifier as your account, policy or application number.

We only use and disclose these numbers for the purposes required by law, such as disclosing your TFN to the Australian Taxation Office. You may use a government identifier for example, a pension number or Medicare number, to prove your identity when you deal with us.

## ***What about sensitive information?***

We will not collect, use or disclose sensitive information about you unless it is necessary to provide you with a product or service and we have your consent or, unless we are legally required to collect, use or disclose that information.

Sensitive information, as defined by law, is any information about a person's racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information.

We will always explain the purpose for collecting sensitive information. For example, we use health

information provided in a life insurance application to assess the application and, after the insurance policy is put in place, to administer the policy and assess any claim made under that policy.

## ***Your consent is important***

Personal information is usually used or disclosed only after obtaining your consent. Your consent can be express or implied.

Your express consent can be verbal or written. For example, our credit card application may contain a statement that a credit reference will be required. By signing the application, you are giving your express consent to a credit reference being obtained about you from a credit reporting agency.

You imply consent when we can reasonably conclude that you have given consent by some action you take, or when you decide not to take action. For example, if you use our telephone banking service and *continue* the call after hearing the recorded message telling you that the call may be monitored or recorded for quality assurance purposes, you have given us your implied consent to monitor or record your call.

If you do not consent to certain uses of personal information by an ANZ company, it may not be able to deal with you, or provide you with a particular product or service.

The circumstances where we may use or disclose personal information without your consent are very limited. They include where we are required by law, for the investigation of an offence or for court proceedings.

## *Sharing of personal information within ANZ*

For us to service our relationship with you and carry on business as a group, it is important that we have the capacity to share your personal information with other ANZ entities within the group.

We will obtain your consent to share your personal information with other ANZ companies and only share that information for the purposes to which you have agreed.

## *Disclosing to third parties*

Subject to any general duties of confidentiality towards our customers and subject to the Privacy Act, an ANZ company may need to disclose your personal information to:

- your referee(s);
- credit reporting or debt collecting agencies;
- an organisation that is in an arrangement or alliance with it for the purpose of promoting or using their respective products and services (and any agents used by that organisation in administering such an arrangement or alliance);
- any service provider it engages to carry out its functions and activities;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties it is authorised or required by law to disclose information to;
- other financial institutions (such as banks);
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors);
- any person who introduces you to it;
- your authorised agents or your executor, administrator or legal representative.

## *Marketing and privacy*

Serving customers well is fundamental to our business. As part of this service we may use personal information we have collected to identify a product or service that may benefit you. We may contact you from time to time to let you know about new or existing products or services.

You can contact us at any time if you do not want to receive marketing information from ANZ. We will process these instructions as soon as practicable.

## *We keep your personal information up-to-date*

If we have accurate information about you, it enables us to provide you with the best possible service.

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information.

### **We will correct personal information**

If you learn that current personal information we hold about you is inaccurate, incomplete or out-of-date, you should contact us.

We will promptly update any personal information that is inaccurate, incomplete or out of date.

You also have the right to request that a statement be attached to your personal information if we disagree with your request to correct the information.

## *You can request details about your personal information*

Subject to some exceptions, you can find out what personal information ANZ holds about you.

### **How to request details**

You should contact us if you wish to find out about the personal information an ANZ company holds about you. We will need to verify your identity before giving you access.

We will normally be able to deal with your request immediately. If the request is complex, we will ask you to complete a personal information request form. We can usually deal with such a request within 14 to 30 days.

Depending on the complexity of your request, we may charge a fee for processing the request. Please refer to our fees and charges booklets, available in ANZ branches and at anz.com, for our standard fees and charges.

In a limited number of circumstances, we may not be able to tell you what personal information is held about you including where:

- it will threaten the privacy of other individuals;
- the information relates to anticipated legal proceedings;
- the information would reveal our commercially sensitive decision making process; or
- the law prevents us from disclosing the information.

If we are unable to tell you what personal information is held about you, we will give you the reasons why and attempt to find alternative means to enable you to access your information.

## *We store your personal information securely*

We protect any personal information that we hold about you from misuse and loss. We also protect it from unauthorised access, modification and disclosure.

### **We protect your information**

Your personal information can only be accessed by people properly authorised to have access.

Your personal information may be stored in hardcopy documents or electronically.

We maintain physical security, such as locks and security systems, over our paper and electronic data stores and premises. We also maintain computer and network security: for example, we use firewalls (security measures for the Internet) and other security measures such as identification codes and passwords to control access to computer systems.

### **We destroy personal information we no longer need**

We will destroy personal information if it is no longer needed:

- for the purposes for which we collected it; or
- for the purposes of meeting legal requirements.

We will properly dispose of all paper files, letters, correspondence and any other hardcopy documents that contain personal information that is no longer needed.

All information stored in electronic form that is no longer required will be deleted from our systems.

## *Web site security and privacy*

The Internet has rapidly changed the way we do business. It allows ANZ to provide banking and financial services that you can access from the convenience of your home or office.

ANZ continually maintains and monitors its online security systems to ensure your personal information is appropriately protected.

## *How you can help protect your privacy*

You can help us to protect your privacy by:

- observing our security requirements relating to personal identification numbers (PINs) or passwords; and
- contacting us immediately when you change contact details, such as your address and telephone number.

## *Resolving your concerns*

You are entitled to complain if you believe that your privacy has been compromised. We will respond to a complaint as soon as possible but within 48 hours, to let you know who is responsible for managing your complaint. We will try to resolve the complaint within 10 working days. When this is not possible, we will contact you within that time to let you know how long it will take to resolve the complaint.

### **How to make a complaint**

If you have a privacy complaint, you should contact the person, ANZ company department or branch that you have been dealing with. We will take responsibility for your complaint at the point where the problem occurs. If your complaint is not resolved to your satisfaction, you can then contact our National Customer Liaison department to handle the complaint.

Phone: FREECALL 1800 805 154\*

Mail: REPLY PAID Melbourne 1792  
ANZ National Customer Liaison  
GPO Box 537E  
Melbourne VIC 3001

Fax: (03) 9273 4061

E-mail: [YourFeedback@anz.com](mailto:YourFeedback@anz.com)

Our Privacy Officer, who is also our Customer Advocate, can objectively and impartially review your complaint, or the way we handled the complaint, if you are dissatisfied with our internal complaints process. The Customer Advocate's contact details are:

Phone: (03) 9273 6523

Mail: The Customer Advocate  
Australia and New Zealand Banking  
Group Limited  
100 Queen Street  
Melbourne VIC 3000

Fax: (03) 9273 4061

E-mail: [CustomerAdvocate@anz.com](mailto:CustomerAdvocate@anz.com)

If your complaint is not satisfactorily resolved, you may apply to the Federal Privacy Commissioner to have the concern heard and determined. For more information about how to lodge a complaint with the Federal Privacy Commissioner, please contact the Commissioner's hotline service on 1300 363 992.

\* Freecall unless from a mobile, which will be charged at applicable mobile rates.

## *Need more information?*

If you have a query relating to our Privacy Policy, contact the person, department or branch that you normally deal with, or call the ANZ Australasian Contact Centre on 131314, 8am to 8pm EST, Monday to Friday.

