

ANZ PRIVACY STATEMENT

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ANZ means Australia and New Zealand Banking Group Limited (ABN 11 005 357 522).

Customer means the entity to which ANZ is, or is considering, providing a product or service and which has given ANZ your Personal Information.

Personal Information means information or an opinion about an identified individual or an individual who is reasonably identifiable.

PRIVACY AND DISCLOSURE OF INFORMATION

Privacy

- (a) If the Customer does not provide ANZ with some or all of the Personal Information that ANZ requests, ANZ may be unable to provide the Customer with any product or service.
- (b) ANZ may collect and use Personal Information: (i) to provide the Customer with information about a product or service; (ii) to consider and process the Customer's request for a product or service; (iii) to provide a product or service to the Customer; (iv) to tell the Customer about other products and services; (v) to assist in arrangements with other organisations in relation to the promotion or provision of product or service; (vi) to manage products and services and perform administrative and operational tasks; (vii) to consider any concerns or complaints raised by the Customer against ANZ and/or to manage any legal action involving ANZ; (viii) to identify, prevent or investigate any actual or suspected fraud, unlawful activity or misconduct; (ix) to identify the Customer or establish the Customer's tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and (x) as required by relevant laws, regulations, codes of practice and external payment systems.
- (c) ANZ's Privacy Policy (available at anz.com/privacy) contains information about: (i) any laws that require or authorise ANZ to collect certain Personal Information and why those laws require ANZ to collect such Personal Information; (ii) the circumstances in which ANZ may collect Personal Information from other sources (including from a third party); and (iii) how an individual may: (A) access their Personal Information and seek correction of their Personal Information; (B) instruct ANZ that the individual does not want to receive information about other products and services; and (C) raise concerns that ANZ may have breached the Privacy Act 1988 (Cth) or related code, and how ANZ will deal with these matters.

Disclosure of information

- (a) ANZ may disclose any Personal Information to: (i) any related entity of ANZ which may use the information to: (A) provide,

manage or administer products or services; (B) carry out ANZ's functions and activities; (C) manage products and services and perform administrative and operational tasks; (D) promote its own products and services, unless the Customer advises otherwise; and (E) comply with laws, regulatory requirements and prudential standards; (ii) an organisation that is in an arrangement with ANZ to jointly offer products or services and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents); (iii) any agent, contractor or service provider ANZ engages to carry out or assist with its functions and activities; (iv) an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct; (v) regulatory bodies, government agencies, law enforcement bodies and courts; (vi) participants in payments systems (including payment organisations and merchants) and other financial institutions; (vii) other credit providers; (viii) insurers (including mortgage insurers) and reinsurers; (ix) any person who introduces the Customer to ANZ; (x) the Customer's referee(s), employer or representative (including any authorised agent, executor, administrator or trustee in bankruptcy, legal representative or anyone else acting for the Customer in connection with the Customer's product or service); (xi) joint account holders; (xii) any provider or potential provider of a guarantee, security or other credit support for the Customer's obligations to ANZ; (xiii) other parties ANZ is authorised or required by law or court/tribunal order to disclose information to; (xiv) any professional advisors of ANZ who are under a duty of confidentiality to keep such information confidential; (xv) any person with whom ANZ may enter into a transfer, assignment, participation or other agreement in connection with a Customer's facilities; and (xvi) any credit reporting bodies (for more information about credit reporting in relation to Personal Information, including the name and contact details of credit reporting bodies and the circumstances in which ANZ may disclose Personal Information to them, refer to anz.com/privacy).

- (b) In making the disclosures described above, ANZ may disclose information to recipients (including service providers and related entities of ANZ): (i) located outside Australia; and/or (ii) not established in or not carrying on business in Australia. Details regarding the location of such recipients may be found at anz.com/privacy.

Information about others

If the Customer gives ANZ Personal Information about someone else, or directs someone else to give their Personal Information to ANZ, the Customer must show that person a copy of this ANZ Privacy Statement so that they understand the manner in which their Personal Information may be used or disclosed.

