



Website Security and Privacy Statement

About this ANZ Website Security and Privacy Statement

This ANZ Website Security and Privacy Statement applies to this website ("ANZ website") but does not include ANZ Internet Banking or ANZ goMoney. This website is operated by ANZ Bank New Zealand Limited ("ANZ", "we" and, together with Australia and New Zealand Banking Group Limited and any companies owned by, or related to those companies whether located in New Zealand or elsewhere the "ANZ Group").

For information about ANZ Internet Banking or goMoney, please see the [ANZ Electronic Banking Conditions of Use \(PDF 152kB\)](#).

ANZ understands and appreciates that you, as an ANZ website visitor, are concerned about your privacy and about the confidentiality and security of information we may gain about you online. We are committed to protecting your privacy. This ANZ Website Security and Privacy Statement explains how your information will be treated as you access and interact with ANZ online.

As technology evolves, we will continue to strive to provide you with better, and more customised services and with a more effective website. We encourage you to review the ANZ Website Security and Privacy Statement periodically because it may change from time to time.

The [ANZ Privacy Statement \(PDF 36kB\)](#) is contained in the ANZ General Terms and Conditions. It explains how ANZ generally protects your privacy and confidentiality and how ANZ treats your personal information, including any personal information collected in accordance with this ANZ Website Security and Privacy Statement.

Acceptance and Changes to Security and Privacy Statement

You acknowledge and accept that your use of the ANZ Website indicates your acceptance of the ANZ Website Terms of Use and the ANZ Website Security and Privacy Statement.

ANZ may at any time vary the ANZ Website Security and Privacy Statement. At least 14 days before we make any change we'll let you know what will change and the date it will take effect by publishing information about the change on the ANZ website. You accept that by doing this, ANZ has provided you with sufficient notice of the variation.

Security of information

ANZ takes reasonable steps to preserve the security of cookie and personal information in accordance with the ANZ Website Terms of Use and this ANZ Website Security and Privacy Statement. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted). If secure transmission is indicated, ANZ currently uses 128 bit SSL encryption.

ANZ regularly reviews developments in security and encryption technologies. Unfortunately, no data transmission over the Internet can be guaranteed as totally secure. Accordingly, although ANZ strives to protect such information, ANZ cannot ensure or warrant the security of any information you transmit to us or from our online products or services and you do so at your own risk. Once we receive your transmission, we take reasonable steps to preserve the security of the information in our own systems.

Information collected

The information that ANZ collects about you is dependent on how you use the facilities offered by the ANZ website.

If you visit an unsecure area of the ANZ website (for example, an area where you are not required to log on) to read, browse or download information, our system will record the date and time of your visit to our site, the pages viewed and any information downloaded. **If you are a customer and have previously accessed ANZ Internet Banking, then we can also use unique identifiers associated with your device to collect information about your activities on ANZ's websites and third party websites that have ANZ content. We can combine that information with your personal information, in accordance with our ANZ Privacy Statement. If you are not a customer then this activity is collected anonymously.**

See the Cookies section below for more information.



The ANZ website offers a number of interactive facilities including tools such as budget planners and calculators, as well as online surveys and application forms.

By using an interactive facility on the ANZ website you agree that ANZ Group may collect and retain any personal information that you enter when using these interactive facilities, and that we can use that personal information to contact you about our products and services and for any other purpose set out in the ANZ Privacy Statement. You agree that this applies even if you save, suspend or cancel the interactive facility, without submitting your information to us. Any personal information collected from the ANZ website will be treated in accordance with the ANZ Privacy Statement.

For example, the ANZ website contains a budget planner that allows you to suspend or save your plan and retrieve the details at a later time. In that case the information is stored on our systems and will not be automatically deleted. We can use any personal information you provide through that budget planner to contact you about our products and services. You may later recover the information you have entered when you resume your plan.

We will not submit online application forms or online surveys without your consent.

ANZ uses Liveperson Inc. to deliver its live chat facility. If you decide to participate in a live chat, Liveperson Inc., on behalf of the ANZ Group, collects, stores, uses and discloses any personal information that you provide for quality assurance purposes and to allow ANZ to follow up with your inquiry. Liveperson Inc. is required under its arrangements with ANZ to maintain the privacy and confidentiality of that personal information.

The ANZ website may also contain links to the websites of third party providers of goods and services ("Third Party websites"). ANZ is not responsible for the content of Third Party websites. Links are provided for convenience only and do not represent any endorsement by ANZ of products offered by the site owner.

Where you access a Third Party website, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party. **This includes information linked to any unique identifier associated with your device.**

Third Party websites should contain their own privacy statements and those third parties are responsible for their own privacy practices.

Collection of IP addresses

It is necessary for ANZ to collect your IP address for your interaction with various parts of the ANZ website. Your IP address is the identifier for your computer when you are using the internet.

ANZ uses your IP address for security purposes, and to help provide you with better and more customised service and a more effective website

Cookies

We use "cookies" **and unique identifiers associated with your device** as a fundamental part of our interaction with your Internet browser. The purpose is to provide you with better and more customised service and a more effective website. A cookie is a small text file that can be stored on your computer, tablet or phone when you visit a website. A web server sends you a cookie and your browser accepts it. The browser then returns the cookie to the web server next time you visit that particular website. You can choose if and how a cookie will be accepted by configuring your preferences and options in your browser.

If you are a customer and have previously accessed ANZ Internet Banking, then we can also use unique identifiers associated with your device to collect information about your activities on ANZ's websites and third party websites that have ANZ content. We can combine that information with your personal information, in accordance with our ANZ Privacy Statement. For example, we can use this information to give you information about other accounts, products or services we or third parties offer, or that we believe may be relevant to you, to help us understand what might be relevant to you, and to deliver more tailored content online. If you are not a customer then this activity is collected anonymously.

Please note that if your browser is configured to reject all cookies you will be unable to use secure services on the ANZ website that require cookies in order to participate. Those services may include online applications and surveys. You may still be able to use some information-only pages even if you do not accept cookies.



Web Analytics

We use Adobe Analytics to measure activity across ANZ's websites and third party websites that have ANZ content. If you are a customer and have previously accessed ANZ Internet Banking, then we can combine information about your activity on our online platforms with personal information we hold about you, in accordance with our ANZ Privacy Statement. If you are not a customer then this activity is collected anonymously. Adobe Analytics records information about visitors and what they do which we use to improve the user experience of our websites, Internet Banking, application forms and online tools. This information also allows us to tailor the experience and content for a user based on what they have visited or interacted with during a previous visit.

For more information about Adobe Analytics see the links below:

- [Privacy information for Adobe hosted services](#)
- [Adobe - opt out of selecting cookies information](#)
- [Adobe Analytics website](#)

Tracking and Advertising

ANZ works with a number of third parties, including Advertising and Tracking Companies (such as MediaMind, DoubleClick and Datalicious) to deliver advertising on Third Party websites and monitor performance of ANZ advertising and associated ANZ websites.

The Advertising and Tracking Companies use cookies to collect information such as:

- The device/browser type you are using
- The date and time of your visit
- The advertising you see
- How you use ANZ websites

When you access the ANZ website after viewing an ANZ advertisement on a Third Party website, the Advertising and Tracking Company collects information on how you utilise the ANZ website, such as which web pages you view or whether you complete an online application.

The Advertising and Tracking Companies use this information to perform statistical analyses of aggregate user behaviour, but those analyses are not based on personal information. ANZ uses these analyses to track ANZ website and marketing performance and to offer more relevant advertising and content on Third Party websites. ANZ may disclose this information in an aggregate (not personal) form only, to third parties including advertisers or potential advertisers.

We will only use your personal information in connection with advertising on any Third Party website or application in accordance with the [ANZ Privacy Statement \(PDF 36kB\)](#). Some third party advertising vendors, such as Google, allow you to adjust your preferences if you don't want to receive advertising provided by them online. For more information, click on the 'ad choices options' on the advertising you see, or visit the [Network Advertising Initiative](#).

How we handle e-mail

We will preserve the content of any e-mail that you send us, if we believe that we have a legal requirement to do so. Your e-mail message content may be monitored by our ANZ employees for security issues including where e-mail abuse is suspected; our response to you may be monitored for quality assurance issues.

Third party software

ANZ is not responsible for any third-party software used in conjunction with the ANZ website.

Use and Disclosure of Information

We will only use or disclose personal information or information generated by cookies in accordance with the ANZ Privacy Statement, specific and additional provisions relating to privacy which apply to certain areas of the ANZ Website and as otherwise set out in this ANZ Website Security and Privacy Statement.
