

## **ANZ YOUR SAY – PRIVACY POLICY**

### **In this policy:**

- “we” or “ANZ” means ANZ Bank New Zealand Limited
- “you” means you, the person that we have invited to participate in our online Your Say research panel surveys and discussion groups, or visiting our Your Say website
- “Your Say” means ANZ Your Say.

### **Other policies applying:**

This privacy policy applies in conjunction with our ANZ Your Say Terms and Conditions. It does not alter or affect any other policies or terms and conditions that apply when we provide you or your organisation with financial products or services. By using the Your Say website you agree to be bound by these documents.

### **Collection of your personal information:**

This privacy policy relates to the personal information that you provide to ANZ when you participate in the ANZ online research programme Your Say. By participating in Your Say research panel surveys and discussion groups you acknowledge that you have read the terms of this privacy policy and you consent to the collection and use of your personal information in accordance with the terms of this privacy policy.

In order to be accepted as a member of the Your Say research panel, you will be asked to register online and complete an introductory survey which we will use to determine your suitability for the Your Say research panel.

In the event that you are not accepted as a Your Say research panel member, any personal information that you have provided to us during the registration process and in the introductory survey (such as your name and email address) will be deleted from the Your Say database, and will not be used by ANZ. Any aggregated information arising out of your participation in Your Say surveys may still be kept, but you will not be identifiable.

ANZ may use any personal information you have given to ANZ in your capacity as an ANZ customer, or working for a business that is a customer of ANZ, and outside of Your Say in accordance with the ANZ Privacy Statement, including to send you communications from ANZ (unless you have indicated otherwise).

If you are accepted as a member of the Your Say research panel, we will collect and store the personal information that you have provided to us in the introductory survey and the information that you provide to us each time you complete a survey or participate in discussion groups.

### **Usage and disclosure of your personal information:**

You agree that ANZ can use your personal information to do any of the following things:

- to identify appropriate surveys for you to complete
- to manage and administer ANZ Your Say
- to comply with any laws in New Zealand or overseas applying to us or ANZ Your Say
- for market research purposes and analysis, the results of which will only be in an aggregate form and will only be used to help us identify trends in customer groups. For example, we may be interested in how those with credit cards feel about rewards programmes
- to notify you and verify your identity if you win a prize in any prize draw or competition associated with Your Say.

ANZ may match your Your Say responses back to our customer database. The aggregated results of our market research may be shared within ANZ and/or provided to a third party, including the media. ANZ will not disclose your responses to survey questions in a manner that identifies you, without your prior consent.

To help us carry out any of the uses above, you agree that we can give your personal information to any of the following people or organisations in New Zealand or overseas, and that they may collect and use your personal information for any of the uses above:

- anyone in the ANZ Group

- anyone who helps us carry out any of the uses above, like contractors and service providers working with ANZ on the Your Say panel.

If we've given information about you to someone else for any of the reasons above, including another member of the ANZ Group, we'll require them to keep the information confidential and secure. We'll tell them they aren't allowed to sell the information and must only use it for the purpose we've given it to them for.

You can access or correct your personal information by emailing [support@yoursay.anz.co.nz](mailto:support@yoursay.anz.co.nz).

ANZ will not:

- use your personal information, or allow your information to be used, for another company's market research unless that company is a contractor or service provider working with ANZ on the Your Say panel on our behalf
- use the personal information you provide as part of your membership of Your Say to advertise or promote goods or services to you
- ask you to provide your specific banking details like bank account number, credit card number, online banking or phone banking details.

**Storage of your personal information:**

Your personal information will be collected and stored using cloud technology by our software provider Alida, and physically stored at secure facilities located in North America and Singapore. ANZ has verified that Alida maintains adequate controls and confidentiality agreements to safely host the information. ANZ has an agreement with Alida with provisions to protect your personal information.

Unfortunately, no data transmission over the internet can be guaranteed as totally secure. Accordingly, although ANZ strives to protect your information, ANZ cannot ensure or warrant the security of any information transmitted using the Your Say website.

Similarly, no data stored using cloud technology can be guaranteed as totally secure. Accordingly, although ANZ strives to protect such information, ANZ cannot ensure or warrant the security of this information and it is stored at your own risk. Alida is not responsible to you for the collection, storage and use of your information.

**Use of email addresses:**

In order to invite you to take part in surveys and discussion groups we will use your email address. We may also use your email address for administration relating to identifying and informing winners of the prize draw. In cases where your email and contact details are updated in the Your Say panel or do not match those held in our customer database, we may update our customer database to match corrected contact details.

**Ending your *Your Say* membership:**

You may end your Your Say membership at any time by clicking on the "Unsubscribe" link at the bottom of your survey invitations or by emailing [support@yoursay.anz.co.nz](mailto:support@yoursay.anz.co.nz) with "Request Remove" in the subject line.

Once you have unsubscribed from Your Say, any personal information that is no longer necessary for maintaining your unsubscribed status will be deleted and not be further used by ANZ. Any aggregated information arising out of your participation in Your Say surveys or discussions may still be kept, but you will not be identifiable.

If you are also an ANZ customer, ANZ may use any personal information you have given to ANZ outside of Your Say in accordance with the ANZ Privacy Statement, including to send you communications from ANZ (unless you have indicated otherwise).

**Cookies:**

The Your Say website uses both persistent and session cookies. Cookies are small pieces of information, which can be stored on your hard drive (persistent cookies) or in memory (session cookies). The cookies we send to your PC cannot read your hard drive or command your computer to perform any action.

The session cookies hold information that is uniquely generated when you log in. They are used to determine that you are who you say you are, and to provide you with information about your membership with Your Say whilst you are logged into the website. No personal information is kept in the cookie and the cookie is not permanently written to your hard drive. When you log out of the Your Say website the cookie is no longer valid and is discarded when you close your internet browser.

**Changing this policy:**

We may change this privacy policy at any time by adding to, removing or amending the existing terms. Amendments may take the form of a completely new policy. We will inform you about any changes that we make by posting an updated policy on our website. Changes will be effective from the date that the updated policy is posted.

Under the Privacy Act 2020 you have rights of access to and correction of the personal information that the Your Say research programme holds about you. If you wish to access or correct such information, or if you have any questions about the ANZ Your Say Privacy Policy please contact us at [support@yoursay.anz.co.nz](mailto:support@yoursay.anz.co.nz).