PERSONAL & BUSINESS BANKING

PĒKE WHAIARO ME TE PĒKE PAKIHI

Privacy Policy

Effective 28 November 2024

As part of our identity, Kiwibank worked with multi-disciplinary Māori artist Tristan Marler (Manawa Tapu) to design a set of tohu (cultural motifs or symbols) that represent attributes of our brand and of a thriving community.

Kia Māia - Be Bold and uses the Niho Taniwha tohu. Niho Taniwha symbolises strength in leadership to navigating new pathways. It encourages us to represent our communities with courageous leadership, helping people participate and pursue their aspirations to thrive economically and culturally.

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Ihirangi

What does the shading mean?

It's important for you to read all of these terms, but we've shaded the parts we think are particularly important for our customers to be aware of.

Scope of this policy

Effective 28 November 2024

This **policy** explains how **Kiwibank** and its **related organisations** collect and handle **your information**. In this **policy**, each reference to **Kiwibank** (including terms such as “we”, and “us”) includes our **related organisations**.

This **policy** applies to all of **your information** held by **Kiwibank**, whether provided by you, or collected from you or another source in accordance with this **policy**, and whether you’re based in New Zealand or overseas.

By using our products and services, you’re permitting us to collect, store, use and share **your information** in accordance with this **policy**. We may also seek your agreement to additional privacy terms in the terms and conditions for our products and services.

This **policy** may continue to apply to you and **your information** even after your account is closed, or your relationship with us has come to an end. This **policy** also applies to any of **your information** collected during any interaction between you and **Kiwibank** even if you aren’t a **Kiwibank** customer.

This policy forms part of Kiwibank’s General Terms and Conditions.

1. Changes

Technology is evolving and that may affect how we deal with **your information** and provide products and services to you. We may need to change this **policy** from time to time, but the latest version will always be available on our **website**. We'll usually give at least 14 days' notice to customers of any changes to this **policy** but may not be able to for urgent changes we need to make to protect security or meet law changes. Your continued use of our products and services after the end of the notice period will be treated as your acceptance of the updated terms or **policy**. Changes will be notified to you using methods described in our General Terms and Conditions.

2. Privacy Act

Kiwibank recognises the importance of protecting your privacy. We comply with the Privacy Act 2020 and any other legal obligations we have relating to protection of information.

3. Information we collect

We can collect **your information** for the purposes listed below, when you use our **website**, apply for an account, product or service, and during our relationship with you. **Your information** may be collected directly from you or from others (including third party systems). The purposes for which we collect and use **your information** are outlined below.

4. Our purposes for collection and use

You agree that we can collect and use **your information** to provide you with banking and related products and services. wthose purposes are:

- obtaining and verifying your identity and address;
- checking that you meet our credit criteria and other eligibility requirements;
- opening and operating your accounts;
- providing you with our accounts, products and services, and managing your relationship with us;

- proactively identifying where a product or service may no longer be appropriate for you and helping you select and use products and services most suited to or beneficial for you;
- evaluating and improving our customer service;
- protecting and enforcing our rights as part of our relationship with you;
- cyber security and information assurance purposes;
- complying with applicable laws or legal rules;
- conducting market research, data processing and statistical analysis activities;
- managing our operations, including customer payments and transactions;
- providing you with information about offers, accounts, products and services that might be of interest to you (including from **related organisations** and selected business partners). However, if you ask us not to provide you this information we'll comply with your request.

Kiwibank and our **related organisations** may also share **your information** between us to enable us to offer and provide you with products and services that can meet your needs.

From time to time we may need to use **your information** for another purpose associated with a particular product or service. If so, we'll take reasonable steps to make you aware of that in accordance with the Privacy Act 2020.

You authorise us to collect information about you from any person who can provide us with information that relates to a purpose listed above and is necessary for that purpose. This may include a credit reporting agency. We may make enquiries about **your information** in order to check the accuracy of **your information**. This may include providing relevant parts of **your information** to agencies engaged by us to verify customer identities or address information or provide cyber security and information services.

We'll only collect or use **your information** if you agree to it (by virtue of this **policy** or any other **Kiwibank** terms and conditions you agree to), or as permitted or required by law.

5. Consequences of not providing us information

If you don't provide **your information** as we've requested, we may be unable to provide you with banking and related products or services. Please ask us if you're unsure what parts of **your information** are important and how this might affect you.

6. Disclosure of personal information

We may use **your information** for the purposes set out above in this **policy**. You agree that we can disclose **your information** to:

- anyone who needs it to assist us with the purposes listed above (including third parties in New Zealand and overseas) that provide services to or for us. These third parties may also be subject to overseas law or legal rules which require them to disclose **your information**. When engaging such third parties we'll act reasonably to ensure that **your information** is protected from unauthorised use or disclosure;
- our **related organisations** who may also store, use and disclose it under this **policy**;
- credit reporting and debt collection agencies;
- agencies engaged by us to verify customer identity or address information;
- organisations conducting market research, data processing and statistical analysis for us;
- guarantors of your obligations to us;
- our/your insurers in relation to money you owe us, or property you give us security over;
- our assignees, transferees or potential assignees or transferees;
- your previous or current employer(s), to confirm your employment history or income;

- law enforcement authorities, the courts, government agencies, regulatory authorities or third parties (including other banks or financial institutions), both in New Zealand and overseas, if required when you send money from your account or receive money into it, to confirm or investigate the transaction, and for verification and investigation into such transactions, including when it has gone into your account or where we believe the disclosure will assist us to comply with any law or legal rules or will assist in the investigation, detection and/or prevention of fraud, money laundering or other criminal offences;
- industry groups that we're members of, for example, the Financial Crime Prevention Network and the Anti-Scam Centre;
- anyone that we need to contact to carry out your instructions to us (including the recipient of any payment);
- anyone you authorise us to disclose it to, such as health professionals or financial or legal advisors;
- to others where required by law or legal rules.

We may also use de-identified information to:

- help us manage, improve and develop our products and services;
- undertake statistical analysis;
- help us monitor systems for fraud and financial crime and to assist us to improve our function in this area;
- meet our legal obligations.

7. Requests from police and other government agencies

Where we receive a request for **your information** from the police or any government agency, we may confirm whether you're (or were) a customer of ours, but we'll not provide any more of **your information** except:

- with a production order;
- with your consent;
- where necessary to prevent or lessen a serious threat to health or safety;
- as required by law or legal rules.

8. Storage of information

We can store **your information** physically or electronically ourselves, or with third parties that we contract to hold information for us in New Zealand and overseas. We'll act reasonably to ensure that **your information** is protected from unauthorised use or disclosure.

We may retain **your information** as long as we reasonably require it in order to provide you with banking and related products and services, and as required by law.

9. Your rights of access to and correction of information

We'll do everything reasonable to ensure that **your information** we hold is accurate. However, this does depend on you telling us about any changes that mean **your information** we hold may no longer be correct. We may also ask you from time to time when you deal with us, such as when you obtain further products or services, if **your information** is up to date. You may ask us for access to **your information** we hold about you and, if necessary, request corrections to it. We'll comply with the Privacy Act 2020 when considering and responding to your request. Under the Privacy Act 2020 we may charge you for processing your request.

If you'd like access to **your information** we hold about you, please contact us. You can call our contact centre on 0800 113 355 or email via the secure mail function in internet banking. You can also email via the "Feedback" section of our **website**.

10. Credit checks

We may use credit reporting agencies to check your financial status when applying for accounts, products or services, and to monitor your creditworthiness while you owe us money. This means we may give **your information** to those agencies, and they may give us other information they hold on your financial status. We may also let them know when you have and haven't met your payment obligations to us.

Credit reporting agencies may use the information we provide to update their credit reporting databases. When other individuals and organisations use the credit reporting agencies' services, they may also be provided with this updated information.

We may also use other credit reporting agencies' services in the future. For example, we may use credit reporting agencies' monitoring services to get updated information about your financial status.

11. Young persons

If you're under 16 years old we'll consider your vulnerability when we collect and handle **your information**.

12. Privacy concerns

We treat protection of **your information** seriously. If you have any concerns about our collection or handling of **your information**, please tell us. You can call our contact centre on 0800 113 355, use the link in the 'Feedback' section of our **website**, or use the secure email function in internet banking. We'll comply with our obligations under the Privacy Act 2020 and other laws with regards to your concerns. If you're not happy with the outcome, you can also contact the Banking Ombudsman or Privacy Commissioner.

13. Email address

If you provide us with your email address, we may contact you using electronic communications (e.g. email or via the secure log-in areas). We may also provide you with information about products or services offered by us or any of our **related organisations** that we think you may be interested in.

You may elect to not receive electronic communications at any time.

14. Governing law

This **policy** is governed and construed in accordance with New Zealand law.

15. What do the words in bold mean?

Word	Definition
Kiwibank	means **Kiwibank Limited** and our successors, assignees, transferees and authorised agents, also referred to with the words "we", "us" and "our";
policy	means the privacy **policy** set out above;
related organisation	means all organisations that are under the control of Kiwi Group Holdings Limited;
website	means our **website(s)** kiwibank.co.nz and any of our online tools, webchat or other online applications;
your information	means personal information about you that is relevant to the products and services we provide. **Your information** could include information such as your name, address, tax details, phone number, employment and financial information, information in recorded phone calls, CCTV footage at **Kiwibank** sites, and information collected from your use of our **website**, internet or mobile banking and other interactions with us.

All you need

Kiwibank offers a full range of accounts and services to suit your needs.

To find out more call us:

- If **you** are calling from within New Zealand, freephone on 0800 113 355.
- If **you** are calling **us** from **overseas,** phone collect through an International Operator on 64 (4) 473 1133, 24 hours a day.

Visit us

At your nearest Kiwibank.

Go online

Kiwibank.co.nz

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