



PERSONAL & BUSINESS BANKING

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PĒKE WHAIARO ME TE PĒKE PAKIHI

# Privacy Notice

Effective April 2026

**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.

# Contents

## Ihirangi

### Privacy Notice

1. What personal information we may collect	1
2. How we collect personal information	2
3. How we use personal information	2
4. Who we share personal information with	3

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Learn how we collect, use and look after your personal information.

## 1. What personal information we may collect

When you engage with us, we may collect your personal information.

Some examples of personal information we may collect are:

- your name, date of birth, and contact information;
- details you provide to us to prove your identity;
- your Kiwibank account information, such as account balances, transaction information, payees, and how you use your accounts;
- written communications with us, such as emails and secure mail, and phone call recordings and any camera surveillance footage of you;
- information you provide to us to when you apply for products and services, such as your employment, financial and credit history information;
- information you provide to us or collected during your interactions with us, such as information about your personal circumstances or CCTV footage when you're in our branches; and
- if you are using our digital services, we may collect information such as IP addresses and other device identifiers, website interactions, typing, mouse, touchscreen movements.

## 2. How we collect personal information

We may collect personal information:

- Directly from you, such as when you apply for or open products and services and when you contact us.
- Through our digital services, such as when you use Kiwibank's Internet Banking and Mobile App.
- From our banking systems.
- From third parties, such as credit agencies and verification services and law enforcement agencies.
- From anyone you have authorised us to collect information from.

If you are providing us with information about anyone else, you must have their authorisation and you must tell them about our privacy notice in advance.


## 3. How we use personal information

We may use your personal information to:

### **Provide you products and services**

- Provide you with our products and services and information on them.
- Assess your eligibility for our products and services such as conducting credit checks.
- Communicate with you about your products and services including responding to any enquiries you make.
- Meet our legal obligations, including anti money laundering and counter terrorism financing requirements.
- Promote and market products and services to you from us or selected business partners (unless you have asked us not to).

### **Keep you and others safe**

- Carry out identity checks and verify your address.
  - Detect and respond to fraud, scams, and other unusual activity on your accounts.
  - Keep your information and our systems safe and secure.
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## **Improve our services and better understand your needs**

- Obtain your feedback on our products, services and your experiences with us.
- Improve or update our products and services.
- Conduct market research and statistical analysis.
- Train our people and test systems using anonymised information.

## **4. Who we share personal information with**

We will keep your personal information safe and secure and only share it with:

### **People you authorise to be involved in your banking**

- Your joint accountholders and additional cardholders.
- Your guarantors.
- Your authorised representatives, such as financial advisers, , lawyers, Powers of Attorney.
- Other people you authorise us to share your personal information with.

### **Organisations you ask us to interact with**

- New Zealand Home Loans (NZHL) when we assist you with NZHL related queries.
- Open Banking providers such as Wych, BlinkPay, Akahu, Volley.
- Partner organisations we refer you to such as insurers, KiwiSaver providers.
- Previous or current employer(s) to verify employment history or income.
- Other people you ask us to interact with.

## **Organisations providing banking-related services**

- Credit reporting agencies for risk assessments and credit checks, such as Centrix, Experian, Equifax.
- Debt collection agencies, for example Baycorp, EC Credit Control.
- VISA and other card scheme operators, to process card transactions, verify your identity and help prevent fraud and unauthorised activity.
- PaymentsNZ and other industry payment system operators.
- Other financial services organisations such as other banks and payment providers that assist to provide you services, for example to process your transactions.

## **Other third-party organisations**

- Government agencies, for example Ministry of Justice, IRD, Kainga Ora, Insolvency and Trustee Service, if we are permitted to by law.
- Law enforcement agencies, for example New Zealand Police, if we are permitted to by law.
- Regulators such as the Commerce Commission and Financial Markets Authority, if we are permitted to by law.
- Other third parties, if we are permitted by law.
- Dispute resolution bodies such as the Banking Ombudsman Service.
- Liquidators, receivers, or administrators in the event of default, hardship, or insolvency.
- Industry groups that we are a member of, for example Financial Crime Prevention Network.
- Service partners who assist us to provide you products and services, keep you safe, and improve our services. Examples include providers of technology, legal, auditing and accounting services, identity verification services, and fraud and scam prevention services.
- Insurance companies for verifying your eligibility and assessing claims.

- Market researchers and marketing agencies to inform you of products that may be of interest to you. You may opt out of this by contacting us.
- Third parties where we are selling, transferring or assigning any of our assets or business.

### **Our related parties**

- Kiwi Investment Management Limited and Kiwi Group Capital so they can provide oversight, risk management, and compliance.

We require third parties to protect personal information consistent with this Privacy Notice and the Privacy Act 2020.

### **Contact us**

We can help you access, update or correct your information, as well as opt out of marketing communications from us.

#### **Get in touch by:**

- Calling us on 0800 113 355 (or +64 4 473 1133 if you're calling from overseas)
- Visiting a Kiwibank branch
- Filling in our [feedback form](#)

### **Updates to the Privacy Notice**

From time to time, we will update this Privacy Notice. Any changes will be published and will take effect from the date the updated notice is made available.



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