

CONSENT TO ELECTRONIC ID VERIFICATION

The Anti-Money Laundering and Counter-Terrorism Financing Act requires us to verify your identity before providing you with financial products or services.

With your consent, we can quickly and conveniently verify your identity by checking independent databases **(Electronic Verification Process)**.

Further information is at anz.com/identityconditions.

If you'd prefer not to proceed with verifying your identity electronically and you are a new customer to ANZ, you will not be able to open your account through the ANZ App.

YOUR PERSONAL INFORMATION

We collect personal information as part of the Electronic Verification Process. This may occur once the information is entered or provided even if your application is not submitted.

The following describes how ANZ handles your personal information as part of its Electronic Verification Process.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We may collect this information from you directly or via service providers who collect your personal information on our behalf. We may also collect your personal information from independent databases, including credit reporting bodies and/or public registers, government agencies/bodies, official data record holders or other data sources.



WHY WE NEED YOUR PERSONAL INFORMATION

Without this information, or if this information is inaccurate or incomplete, we may not be able to verify your identity when processing your application and/or provide you/your organisation with the products or services requested.

HOW WE USE AND DISCLOSE YOUR PERSONAL INFORMATION

We may use and disclose your personal information:

- to verify your identity in order to provide you and/or your organisation with the ANZ products or services you have requested;
- to fulfil our legal and regulatory obligations (such as fulfilling the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act and our anti-money laundering and counter-terrorism financing or sanctions policies) both before providing you with a product or service and on a periodic basis; and
- for customer due diligence, analytics, auditing and risk management purposes.

WHO WE MIGHT SHARE YOUR PERSONAL INFORMATION WITH

We may disclose your personal information to:

- independent databases, including credit reporting bodies, public registers, data sources and official record holders. For instance, ANZ may verify any government issued documents you provide (such as your driver's licence or passport) with the issuer of the document or official record holder. ANZ may disclose your documents (either directly or via a third party) to validate the documents by matching the content of these documents with existing information held by the issuer of the document or the official record holder. This may be done using third party systems and services;
- Equifax Australia to confirm the existence (or non-existence) of your credit report. For the avoidance of doubt, ANZ will not access your credit report;

- our authorised banking network including any person who introduces you to ANZ such as an ANZ mobile lender or ANZ approved originator;
- other parts of ANZ and ANZ's related entities;
- any organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- professional advisors, insurers and alliance partners;
- agents, contractors and/or service providers;
- regulatory bodies, government agencies, law enforcement bodies and courts; and
- other parties we are authorised or required by law or court/tribunal order to disclose information to.

Some of the ANZ entities we may disclose your personal information to may be located overseas. You can find details about the location of these recipients in ANZ's Privacy Policy at <https://www.anz.com.au/privacy/centre/policy/>.

Details of our service providers, government agencies, and credit reporting bodies can be found at [anz.com/ identityconditions](https://www.anz.com.au/identityconditions).

MORE INFORMATION

ANZ's Privacy Policy (<https://www.anz.com.au/privacy/centre/policy/>) contains information about further laws that may require or authorise ANZ to collect certain information from you, further details on when ANZ may collect your information from other sources (including from third parties), how to access the personal information ANZ holds about you, how you can seek to correct it and how you can raise concerns if you believe that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters.

To contact us, contact the ANZ call centre on 13 13 14.

CONSENT

You must consent to the following in order to proceed with the Electronic Verification Process. I acknowledge and agree that to help verify my identity:

1. I am authorised to provide the personal details that I provide to ANZ through the Electronic Verification Process, and I consent to the information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.
2. ANZ may disclose my name, residential address and/or date of birth to Equifax Australia for the purposes of having Equifax determine the extent to which this information matches (in whole or in part) the information that they hold in their records.
3. For the avoidance of doubt, ANZ will not, in disclosing the above, access your credit report nor will the disclosure appear in your credit file or impact your credit rating.
4. Equifax Australia may use my personal information in conjunction with other personal information that they hold about other individuals (being their names, dates of birth and addresses) for the purpose of their assessment.
5. Equifax Australia will prepare and provide (via third party systems) an electronic verification report to ANZ on their findings.

DECLARATION: AUTHORITY AND CAPACITY

I represent and warrant to ANZ that:

1. I am the person whose identity is to be verified through the Electronic Verification Process.
2. I am not consenting on behalf of someone else.
3. I have the capacity and authority to give this consent.

anz.com/identityconditions

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

