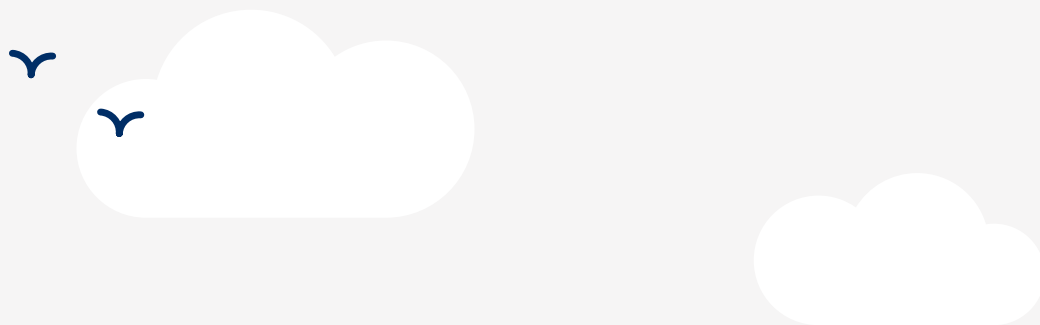
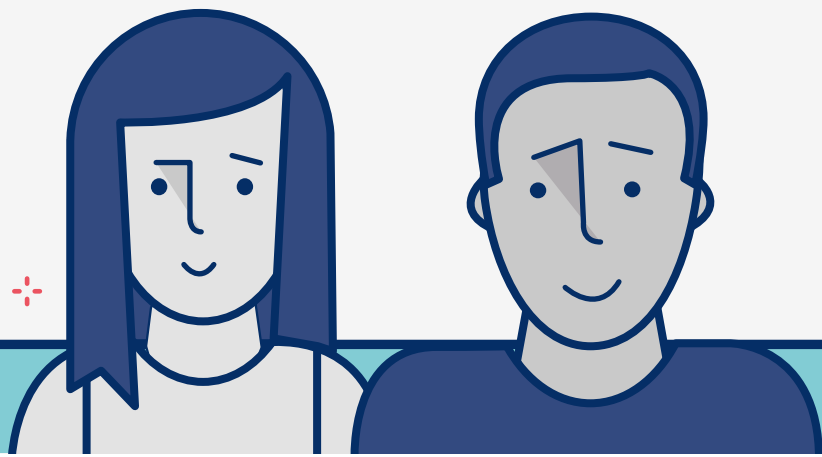


BNZ Master Privacy Policy

Summary for children and young people

Read this to find out how BNZ collects, uses and shares information about you.





1 **BNZ helps you manage your money**

Bank of New Zealand (BNZ) is a New Zealand bank. We help people manage their money, including keeping it safe, paying for things, saving, and (for people over 18) borrowing money to buy houses or other important things.



2 **“Privacy” and “personal information” explained**

“Privacy” is all about the way we manage information about people, like you. We call this “personal information”. Privacy is important because personal information is precious, and when it is used for the wrong reasons or in the wrong ways, it can hurt people.

Personal information is any information that could be used to identify you or that’s about you. It includes your name, email address, and phone number. It also includes information about the way you use our websites and apps. Personal information can be quite sensitive too, like information about where you spend your money, or about your health.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is New Zealand’s plain language quality mark.



3 This is a summary of BNZ's Master Privacy Policy

We're required by law to tell you things about the personal information we collect about you. We do this in our Master Privacy Policy (MPP), and we've taken all the important bits from the MPP and summarised them here. It's a good idea to read this summary, so you understand when and why we collect information about you, and how we use and share it. If you would like more detail, have a look at the [full MPP](#) any time.

If we change anything in our MPP, we'll make sure we update this summary too. This online version will always be up to date.



4 We collect personal information about you

We collect personal information from you, your parents or guardians, and sometimes other people or companies. Sometimes, you can choose not to give us your information, but this may mean that we can't do the things you want us to, like helping you with your money.

The information we collect about you includes:

- basic facts about you, like your name, email address, address, age, and IRD number
- formal documents that prove who you are, like your birth certificate or student ID
- if you're over 18 and ask to borrow money, information about your income and expenses
- information about the money that comes into and goes out of your bank accounts
- the ways you use our online services, like our websites or apps
- security camera videos of you when you visit a branch, or recordings of calls to our call centre
- things you tell us when you talk to us or email us, or in any documents you give us.

[Learn more](#) about the ways we use and share your information.





5

We use and share your information only for proper purposes

We know you care what we do with your information, and who we talk to about you. Everyone at BNZ is trained to ensure that your information is used and shared only for proper purposes.

We will only use or share your information if:

- you or (if you're under 18) your parents or guardians say we can
- we need to, so we can do the things you've asked us to
- the law says we have to
- it helps us run our business.

We will use your information to:

- make sure you are who you say you are
- answer your questions and provide advice and support
- set up your accounts and help you manage your money
- decide if we can lend you money, if you're over 18
- contact you about the things we're doing for you and new things we think you might like
- make the things we do better for you and our other customers
- keep you and other people safe
- make sure no-one is trying to steal money or commit a crime.

You can ask us not to contact you, or your parents or guardians, about things we think you might like. But we will still need to contact you about the things you've asked us to do.

We might share your information with:

- your parents or guardians, if you're under 18, or if you say they can see your information
- other people you say we can share information with, like your employer or doctor
- companies that help us run our bank
- the government, if they say we have to, or the law allows us to
- credit reporting agencies, if you're over 18 and have borrowed money.

Learn more about the ways we use and share your information.





6 We keep your information safe and secure

We keep information about you in paper documents and electronic records. We store all your information in secure systems that can only be accessed by the right BNZ people, and only when they need it.

We have a specially trained team of people at BNZ who look after all our systems and make sure that everyone else at BNZ keeps your information safe.

If something goes wrong, and your information is lost or accessed by someone who shouldn't see it, we'll sort it out as quickly as we can. If we think this might hurt you in some way, we'll tell you (or your parents or guardians) and help you protect yourself.

[Learn more](#) about the ways we use and share your information.



7 You can do other things to keep your information safe

While we try our best to protect your information, you can also do things to keep your information safe.

- Choose unique online banking passwords and PINs that are hard for other people to guess.
- Keep your online banking passwords and PINs safe and don't share them with anyone.
- Be careful about clicking on links in emails you're unsure about, even if they claim to be from BNZ.
- Remember that we will never ask you for your bank account numbers, PINs, passwords, or other information by email.
- Talk to your parents or guardians about anything that makes you feel uncomfortable, and contact our privacy team if you want to discuss your concerns with us (more on that below).



8

You can see your information at any time

You can ask us for a copy of the information we hold about you at any time. You can also ask us to change your information if you think it's wrong, or you can ask your parent or guardian to ask us for you.

Remember, you can get some information, like your bank balance, by checking online or visiting one of our branches. You can also update a lot of your information online. But if you want other information we hold about you, then call us (or ask your parent or guardian to call us) on 0800 275 269.

Learn more about getting a copy of your information, or correcting it.



9

Contact our privacy team to learn more

We have a special team at BNZ who make sure that your privacy is protected. You can ask them any questions you might have about the way we manage your personal information or complain if you think we've done something wrong. You, or your parent or guardian, can email the team at privacy@bnz.co.nz

If you aren't happy with our response to your complaint, you can talk to the Office of the Privacy Commissioner on 0800 803 909 or the NZ Banking Ombudsman on 0800 805 950.

