

## PRIVACY NOTICE

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AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED  
ANZ BANK NEW ZEALAND LTD  
AUSTRALIA AND NEW ZEALAND BANK (CHINA) COMPANY LTD  
ANZ GUAM, INC.  
PT BANK ANZ INDONESIA  
ANZ BANK (KIRIBATI) LTD  
AUSTRALIA AND NEW ZEALAND BANKING GROUP (PNG) LTD  
ANZ BANK (SAMOA) LTD  
ANZ BANK (VANUATU) LTD  
ANZ BANK (VIETNAM) LTD  
AND RELATED ENTITIES

May 2022



**PRIVACY NOTICE**  
**Australia and New Zealand Banking Group Limited (ANZBGL)**  
**Version: 1.0**

Protecting your privacy and the confidentiality of your Personal Data is fundamental to the way ANZ does business.

The purpose of this Privacy Notice ("**Notice**") is to make you aware of how we will collect, use, and/or disclose your Personal Data (i.e. personal information which can identify you) and the measures and processes we have put in place in order to ensure that we comply with the Personal Data Protection Act, B.E. 2562 (A.D. 2019) ("**Thai PDPA**").

**1. SCOPE**

- 1.1 This Notice is given by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and all subsidiaries, branches, and related entities ("**ANZ**", "**we**" or "**us**", "**our**") to you (collectively referred to as "**you**" or "**your**"). We act as a Controller for the Personal Data we collect about you or during the course of our dealings with you, about your directors, authorized representatives, employees, agents, consultants and contractors, and those of associated entities such as employees and authorized representatives of your group companies, subsidiaries or partnerships (your "**Personal Data**"). This means that we determine the purposes for and the manner in which we or our Processors process your Personal Data.

If you provide ANZ with Personal Data about you, your directors, authorized representatives, employees, agents, contractors, and those of any associated entities or if you direct someone else to give their Personal Data to ANZ you must show that person a copy of this Notice so that they can understand the manner in which their Personal Data may be collected, used or disclosed.

The terms 'Controller', 'Data Subject', 'Processor' and 'Personal Data' are as defined in Thailand PDPA. Personal Data relates to information of natural persons who reside in the Kingdom of Thailand.

**2. WHAT PRIVACY NOTICE COVERS**

- 2.1 This notice covers:
- (a) **What Personal Data we collect about you;**
  - (b) **How we obtain your Personal Data;**
  - (c) **Fair and lawful processing;**
  - (d) **Recording communications with you;**
  - (e) **International Transfers of your Personal Data;**
  - (f) **When we may disclose your Personal Data;**
  - (g) **Protecting your Personal Data;**
  - (h) **Your rights in relation to the Personal Data we collect;**
  - (i) **How long we will hold your Personal Data for;**
  - (j) **How we update or change this Notice; and**
  - (k) **How you can contact us.**

**3. WHAT PERSONAL DATA WE COLLECT ABOUT YOU**

- 3.1 We may process the following types of Personal Data which we collect about your directors, authorized representatives, employees, agents, consultants, and contractors and those of a related entity (as is appropriate from time to time):
- (a) First and last name, middle name, email address, home address and other contact details;
  - (b) Date of birth;
  - (c) Place of work;
  - (d) Place of birth and nationality;
  - (e) Identification documentation, such as copy of the passport, driving licence, ID card or such other documentation as is required by local law. Copies of these documents may include a photograph of their face and shoulders;
  - (f) Transaction and account information;
  - (g) Details of preferences for types of products or services, marketing events or materials in the context of their employment with you;
  - (h) Details of access to our websites and applications including, but not limited to, traffic data, location data and other communication data (such as IP addresses), and the resources that are accessed; and

- (f) Transaction and account information;
  - (g) Details of preferences for types of products or services, marketing events or materials in the context of their employment with you;
  - (h) Details of access to our websites and applications including, but not limited to, traffic data, location data and other communication data (such as IP addresses), and the resources that are accessed; and
  - (i) Authorised signatory lists including facsimiles of the signatures of your directors, employees, agents and contractors, and those of associated entities.
- 3.2 We may collect and use Personal Data (as set out above) that could include "Sensitive Personal Data" as defined in the Thai PDPA, with your explicit consent. Sensitive Personal Data is defined in Thai PDPA as Personal Data pertaining to racial or ethnic origin, political opinions, cult, religious or philosophical beliefs, sexual behavior, criminal records, health data, disability, trade union information, genetic data, biometric data or other data as announced by the Personal Data Protection Commission of Thailand, which may affect the data subject in the same way (collectively referred to as "Sensitive Personal Data"). We will only collect and process your Sensitive Personal Data where it is necessary and limited to reasons of substantial public interest, such as anti-money laundering, and if required by applicable laws. We have suitable and specific measures in place to safeguard the fundamental rights and the interests of the Data Subject and if there is any change to the collection, usage, and/or disclosure of any Sensitive Personal Data that we may collect or process in relation to you, we will obtain your express consent.
- 3.3 In certain circumstances it may be necessary for you to provide us with your Personal Data, for example, to enable us to provide services to you or to comply with our legal obligations. In other circumstances, it will be at your discretion whether you provide us with Personal Data or not. However, failure to supply any of the Personal Data we may request may mean that we are unable to maintain or provide services or products to you. Your Personal Data will only be processed to the extent that it is necessary for the specific purposes notified to you.
- 3.4 We make every effort to maintain the accuracy and completeness of your Personal Data which we store and to ensure all your Personal Data is up to date. However, you can assist us with this by promptly contacting us if there are any changes to your Personal Data or if you become aware that we have Personal Data relating to any of your directors, authorized representatives, employees, agents, consultants, and contractors and those of your associated entities which is inaccurate (see Section 10 below). We shall not be responsible for any losses you suffer arising from any inaccurate, inauthentic, deficient or incomplete Personal Data that you provide to us.

#### **4. HOW WE OBTAIN PERSONAL DATA**

- 4.1 We collect your Personal Data from the information you provide to process your request, provide, manage, or administer a transaction, a product or service, and any additional information provided by you or others during the course of us providing or you are receiving our banking and investment services including:
- (a) in requests, documentation, emails and letters, during telephone calls and conversations, for example, when registering for services, entering into terms and conditions, when conducting "know your customer" or other similar checks under all applicable laws and regulations, through our group company websites, in meetings and at corporate events and during financial reviews and interviews;
  - (b) from analysis (for example, the amount frequency, location, origin, and recipient) of your payments and other transactions, and your use of products and services involving other of our group companies and what they know as a result of operating your account, managing a transaction entered into with you, or providing you a product or service which are used to help us combat fraud and other illegal activity; and
  - (c) information our group companies receive from each other, from or through other third-party organisations (for example, credit reference agencies, insurance companies, brokers, social networks, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise, and from information we gather from your use of and interaction with our applications, systems and platforms for banking and investment services and the devices you use to access them.
- 4.2 We may also collect information about you that is publicly available.

## 5. FAIR AND LAWFUL PROCESSING

5.1 We will only collect, use, or disclose your Personal Data where:

- (a) the collection, use, and/or disclosure is necessary to comply with our legal obligations including:
  - (i) to carry out money laundering, financial and credit checks and for fraud and crime prevention and detection purposes;
  - (ii) to comply with our legal and regulatory obligations and requests anywhere in the world, including reporting to and/or being audited by national and international regulatory bodies; and
  - (iii) to comply with court orders and exercise and/or defend our legal rights, as otherwise permitted or required by any applicable law or regulation.
- (b) the collection, use, and/or disclosure is necessary for the performance of a contract to which you are party, or in order to take steps at your request prior to entering into such contract; or
- (c) the collection, use, and/or disclosure is necessary for our legitimate interests or the legitimate interests of others (except where such interests are overridden by the interests or rights of your directors, authorized representatives, employees, agents and contractors and those of your associated entities requiring the protection of their Personal Data) including:
  - (i) for monitoring and assessing compliance with ANZ's policies and standards;
  - (ii) to comply with court orders and exercise and/or defend our legal rights, as otherwise permitted, or required by any applicable law or regulation;
  - (iii) to identify persons authorised to trade on behalf of our clients;
  - (iv) for administrative purposes in relation to the security and access of our systems, offices, platforms, and secure websites and applications;
  - (v) to contact you about the services and information on products (new and existing) offerings; and
  - (vi) for any other legitimate business purpose including the reasons set out in section 8 below.
- (d) you confirm that your directors, authorized representatives, employees, agents, consultants and contractors and those of your associated entities consent to the collection, use, and/or disclosure of their Personal Data on the basis set out in this Notice including in relation to the collection, use, and/or disclosure of Sensitive Personal Data.

## 6. RECORDING COMMUNICATIONS

6.1 We and persons acting on our behalf may record and/or monitor communications (including telephone conversations over landlines and mobile phones, emails, instant messaging, chat rooms, fax and other electronic communications) between your directors, authorized representatives, employees, agents, consultants and contractors and those of your associated entities and our employees, agents, consultants, contractors or other personnel and non- ANZ personnel/ individuals (such as employees of our clients). We only do this to the extent permitted by applicable law for legitimate business purposes or other purposes permitted or required by law. We collect this type of Personal Data for several reasons including but not limited to:

- (a) recording fact;
- (b) complying with applicable law and regulation;
- (c) complying with internal procedures and policies;
- (d) facilitating administration and support;
- (e) assisting with security, crime prevention and fraud purposes; and
- (f) investigating or detecting unauthorised use, wrongful use or abuse of our services, systems, or other material.

## **7. INTERNATIONAL TRANSFERS OF PERSONAL DATA**

- 7.1 Because we are a global organisation, your Personal Data may be transferred to and processed by entities within our group of companies other than the entity that collected the Personal Data.
- 7.2 Where local regulations permit, your Personal Data will be processed in (including accessed in or stored in) for the purposes set out in Section 5 above in a country or territory outside the Kingdom of Thailand, which may offer the same level of protection of Personal Data. By providing your Personal Data to us, you agree to this collect, use, and/or disclose. We will ensure that we have adequate data protection safeguards in place so that your Personal Data is treated securely and in accordance with applicable law and regulation and with our policies and standards. If you would like a copy of the safeguards we have put in place please write to us at the address set out in Section 13 below.
- 7.3 In accordance with the local regulations, your Personal Data will be shared where required in compliance with the law, or necessary for the performance of a contract to which you are a party, or with your consent.
- 7.4 The most common reason for us disclosing information overseas is because we use service providers to perform some functions on our behalf, and some of these service providers are located outside the Kingdom of Thailand. We only disclose your information to these organisations when it is necessary for the services they provide to us. For the most part, these service providers are entities related to us which perform a range of technology, operational and customer service functions for us. These entities are located in the following countries: Australia, China, Fiji, India, New Zealand and Philippines. In some countries, the law might compel us to share certain Personal Data, e.g., with their local tax authorities or Central Bank. Even in these cases, we will only share the Personal Data with people who have the right to see it.

## **8. WHEN WE MAY DISCLOSE YOUR PERSONAL DATA**

- 8.1 We do not and will not sell, rent, or trade your Personal Data. We will only disclose your Personal Data in the ways set out in this Notice and in the following circumstances:
- (a) to any entity within the ANZ group of companies;
  - (b) to third parties who process your Personal Data on our behalf (such as our systems providers);
  - (c) to third parties who process your Personal Data on their own behalf but through providing us or you with a service on our behalf (such as our agents, contractors, professional advisers, service providers that we engage to carry out or assist with our functions and activities including participants in payment systems and credit reference agencies);
  - (d) to any provider of a guarantee, security, or other credit support for obligations to us;
  - (e) to financial institutions or regulatory bodies with whom information is shared for money laundering checks, credit risk reduction and other fraud and crime prevention purposes;
  - (f) to any third party to whom we assign or novate any of our rights or obligations;
  - (g) to any prospective buyer in the event we sell any part of our business or its assets or if substantially all of our assets are acquired by a third party, in which case your Personal Data could form part of one of the assets we sell; and
  - (h) to any government, regulatory agency, enforcement or exchange body or court where we reasonably believe that we are required to do so by applicable law or regulation or by any court or tribunal order or at their request where it is legal to do so.

## **9. PROTECTING YOUR PERSONAL DATA**

- 9.1 We are committed to safeguarding and protecting your Personal Data and we maintain appropriate security measures to protect your Personal Data from improper, unauthorized, unlawful, or accidental disclosure, destruction, alteration, use, access, loss, or damage.

## **10. YOUR RIGHTS IN RELATION TO THE PERSONAL DATA WE COLLECT**

- 10.1 Your rights in relation to the Personal Data are as follows:
- (a) Right to Withdraw: This enables you to withdraw your consent to our collect, use, and/or disclose of your Personal Data, which you can do at any time. We may continue to process your Personal Data if we have another legitimate reason to do so;
  - (b) Right to Access: This enables you to access and receive a copy of Personal Data we hold about you and to check that we are lawfully processing it. It also enables you to receive information we have on you;
  - (c) Right to Correct: This enables you to have any incomplete or inaccurate information we hold about you corrected to ensure that the information we have on you is accurate, up-to-date and not misleading;
  - (d) Right to Erasure: This enables you to ask us to delete or remove, destroy or anonymize your Personal Data where there is no good reason for us to continue collect, use, and/or disclose it. You also have the right to ask us to delete or remove your Personal Data where you have exercised your right to object to collect, use, and/or disclose;
  - (e) Right to Object: This enables you to object to the collection, use or disclosure of your Personal Data where we are relying on the legitimate interest and there is something about your particular situation which makes you want to object to the collect, use, and/or disclose on this ground. You also have the right to object where we collect, use, and/or disclose your Personal Data for direct marketing purposes and profiling activities;
  - (f) Right to Restrict: This enables you to ask us to suspend the collect, use, and/or disclose of your Personal Data, for example, if you want us to establish its accuracy or the reason for collect, use, and/or disclose it;
  - (g) Right to Portability: This enables you to request the transfer of your Personal Data to another party; and
  - (h) Right to Lodge a Complaint: This enables you to file the complaint with a related government authority, including but not limited to, the Thailand Personal Data Protection Commission.
- 10.2 If you wish to proceed with your rights with regard to your Personal Data as mentioned above, receive a copy of the Personal Data collected from you, to the extent you are entitled to do so under applicable law, you can make such a request by writing to us at the address set out in Section 13 below. We will respond to your request within the time prescribed by applicable law.
- In the event that you wish to make the complaint about how we process your Personal Data, please contact us and we will try to consider your request as soon as possible. This does not prejudice your right to file the complaint with a government authority that has a data protection authority.
- 10.3 In any of the situations listed above, in order for us to comply with our security obligations and to prevent unauthorised disclosure of data, we may request that you provide us with a copy of a valid means of identification and verification of the identity of the individual whose Personal Data is the subject of such a request.

## **11. HOW LONG WE WILL HOLD YOUR PERSONAL DATA FOR**

- 11.1 We will only retain your Personal Data for as long as necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements. However, if you wish to have your Personal Data removed from our systems, you can make such a request by writing to the address set out below in Section 13. Subject to any legal or regulatory requirements, we will then delete your Personal Data (to the extent technically practicable).

## **12. HOW WE UPDATE OR CHANGE THIS NOTICE**

- 12.1 We may change or update parts of this Notice in order to maintain our compliance with applicable law and regulation or following an update to our internal practices. We will do this by updating the relevant location sites on [www.anz.com](http://www.anz.com).
- 12.2 This Notice was last updated on 24 May 2022.

## **13. HOW YOU CAN CONTACT US**

- 13.1 If you would like to contact us in relation to this Notice or anything else in connection with the Personal Data we collect about you and your associated entities, including, without limitation, where you would like to update your Personal Data, would like a copy of the data we collect on you or would like to raise a complaint or comment, please contact us using the details set out below

Email: [PDPATHailand@anz.com](mailto:PDPATHailand@anz.com) or Telephone: +66 (0)2 263 9700

Post: The Data Protection Representative, ANZ BANK (THAI) PUBLIC COMPANY LIMITED, Level 8, Athenee Tower, 63 Wireless Road, Lumpini, Pathumwan, Bangkok, 10330, Thailand

Alternatively, contact your ANZ representative, explaining that your communication is in relation to data protection.