

A. The following Terms and Conditions apply to all Authorised Depositors:

1. Your personal information and ASB

- 1.1 We will collect, hold, use and, in certain circumstances, disclose your personal information. Our address is North Wharf, 12 Jellicoe Street, Auckland.
- 1.2 Your personal information is information that can be used to identify you. You permit us to collect, hold, use and disclose your personal information in accordance with these terms.

2. Collecting your personal information

- 2.1 We collect information about you and your interactions with us, for example, when you deposit cash into an account.
- 2.2 We collect information about you from others, such as the Customer.
- 2.3 We may collect information about you that is publically available, for example, from public registers, or made available by third parties.

3. Using your personal information

- 3.1 We collect, hold, use and disclose information about you so we can:
 - confirm your identity;
 - administer our products and services;
 - manage our relationship with you;
 - manage our risks and help identify and investigate illegal activity, such as fraud; and
 - comply with our legal obligations.
- 3.2 We may collect, hold, use and disclose your personal information in other ways where permitted by law.

4. Recipients of your personal information

- 4.1 We may disclose your personal information to third parties where this is permitted by law or for any of the purposes mentioned above. Third parties include:
 - other members of the ASB group of companies;
 - our agents, business partners and other third parties that provide services to us, or for us;
 - the Customer; and
 - any other party authorised by you.
- 4.2 We may disclose your personal information to a regulator for the purpose of carrying out its functions in connection with our business.
- 4.3 We may disclose your personal information to regulators and government agencies in New Zealand or overseas in order to comply with any New Zealand or overseas laws, rules or requirements.

5. Holding your personal information

- 5.1 Generally we will hold your personal information in New Zealand. It may be held on our behalf by data storage providers, including cloud-based storage providers. From time to time, we may send your information overseas, including to overseas ASB group members and to service providers or other third parties, such as cloud-based storage providers, who operate or hold data outside New Zealand. Where we do this, we make sure that appropriate data handling and security arrangements are in place.

6. Accuracy of your personal information

- 6.1 It is important that you give us complete and accurate information. You must tell us if information we hold about you, such as your name or contact details, change.

7. Access to your personal information

- 7.1 You have rights of access to, and correction of, personal information held by us.

B. The following Terms and Conditions apply to all Authorised Depositors who have been issued a Deposit Card:

- 1.1 If you have been issued a Deposit Card, you must:
 - not let anyone else use your Deposit Card or PIN;
 - keep your Deposit Card secure; and
 - do all you reasonably can to prevent anyone else finding out your PIN (for example, do not choose an obvious PIN, write your PIN down, or let anyone see you enter your PIN).
- 1.2 You must tell us as soon as possible if you:
 - think your Deposit Card has been lost, stolen, damaged, or is being misused; or
 - think someone has discovered your PIN.
- 1.3 You must provide us with any information and help we reasonably ask for to deal with misuse of or unauthorised access to the account to which the Deposit Card relates, or in any other transaction we, the police or other authorities are investigating. We may pass on related information to other banks, to those involved in processing card payments, or to the police or other authorities.
- 1.4 You acknowledge that the Deposit Card belongs to us and must be immediately returned to us if we ask you to do so.
- 1.5 You acknowledge that the Deposit Card may only be used at ASB branches and ATMs.