

MoneyMinded Terms and Conditions

ANZ operates this website: This website is presented by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ"), together with MoneyMinded community partners, under the domain name "www.moneyminded.com.au". MoneyMinded™ is a registered Trade Mark of ANZ Banking Group Limited.

Please read these terms: Please read these terms and the Security and Privacy Statement as they tell you about your responsibilities when using the site and our responsibilities to you in relation to the site. You are agreeing to comply with these terms when using the site.

ANZ will not advertise products: This site is to provide you with general financial information. ANZ will not advertise products or services on this site.

Discussion forum: The discussion pages on MoneyMinded are for the purposes of community sharing and discussion relating to financial information. For your online safety, please do not post any personal information or bank account details on the discussion pages. ANZ will not answer questions on the discussion pages. If you wish to ask a question, you can contact us at moneyminded@anz.com. The discussion pages will be moderated in accordance with ANZ's social media ground rules at <http://www.anz.com/promo/socialmedia/>.

Seek appropriate advice: This website is designed to provide a general overview of the subject matter covered for your information only. Any advice contained on this website does not take into account your objectives, personal needs and financial circumstances and you should consider whether it is appropriate for you. Please obtain independent financial, legal, tax and other relevant advice prior to making any decision in relation to an investment in, or acquisition of, any financial product.

Information on site: While ANZ has tried to ensure the information on this site is complete and correct, ANZ is not liable for any incomplete or incorrect information (to the extent permitted by law).

Links to third party sites: This site has links to other websites. ANZ does not control the information on the other websites.

Cancellation of access: ANZ may cancel your right to access this site at any time if you act in an inappropriate manner when using this site or the information on this site.

Availability of site: ANZ may change the information on this site at any time. ANZ may discontinue the site at any time. ANZ does not guarantee that this site will be accessible at all times.

No copying: Please do not copy the information on the site. Copyright in the information is owned or licensed by ANZ.

For Australian use only: this site is only for use by persons living in Australia.

Change of terms: ANZ may change these terms at any time by publishing the new terms on this site. You agree to these new terms if you continue to use the site. You agree that ANZ has provided you with appropriate notice by publishing the new terms on the site.

"ANZ", and all associated trademarks, are trademarks of Australia and New Zealand Banking Group Limited.

MoneyMinded Security and Privacy Statement

About this Security and Privacy Statement: This security and privacy statement applies to this website which is presented by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ"), together with MoneyMinded community partners, under the domain name "www.moneyminded.com.au".

ANZ understands that you are concerned about your privacy, and about the confidentiality and security of information you provide to us at this website. ANZ is committed to protecting your privacy. This statement explains how your personal information will be treated as you use this website.

The ANZ Privacy Policy explains how ANZ generally protects your privacy and confidentiality. The principles set out in the ANZ Privacy Policy also apply to this website. You can find out more information at <http://www.anz.com/auxiliary/help/help/website-security-privacy>.

Security of information: ANZ takes reasonable steps to preserve the security of your information. ANZ uses appropriate encryption to protect the information you provide to us on this website.

Unfortunately, no data transmission over the internet can be guaranteed as totally secure. Accordingly, although ANZ strives to protect your information, ANZ cannot ensure the security of your information. Once we receive your information, we take reasonable steps to secure it in our own systems.

Information collected: If you decide to complete an online course/activity, ANZ will collect your name, email address and how you were referred to this website. This allows you to save your progress and continue the course/activity at a later time. ANZ will not use this information to market products or services to you.

Saver Plus participants: If you decide you are a Saver Plus participant and you complete any of the online courses/activities, ANZ will collect your name and email address along with details of the activities you have completed. ANZ will provide this information to the community partner organisation that you indicated referred you to MoneyMinded. ANZ may also disclose this information when required or authorised to do so by law including where ANZ is required to disclose this information to regulatory bodies, government agencies and law enforcement bodies or courts. ANZ will not use this information to market products or services to you.

Participants referred by MoneyMinded community partners: If you were referred to this website by one of our community partners – Anglicare SA, Berry Street, Brotherhood of St Laurence, Kildonan UnitingCare, The Benevolent Society, or The Smith Family – and you indicate you were referred by one of these organisations when registering your details, we will share details of the activities you have completed with this community partner organisation. This helps organisations understand the number of people they are referring to the website.

Facilitators: If you are a facilitator, ANZ will collect information you provide to the site in order to provide you with facilitator services.

Review of site: ANZ may ask a third party, such as a research organisation, to evaluate MoneyMinded and this site. We will pass on your email address only. The third party may contact you and ask you complete a survey. ANZ will ensure the third party treats your personal information in a confidential manner.

Collection of IP addresses: It may be necessary for ANZ to collect your IP address when you use this website. Your IP address is the identifier for your computer when you are using the internet. We store your IP address for security and audit purposes. Your IP address will not be used by us or released to any third party except in the case of security, inappropriate behaviour or fraud issues, such as unauthorised access to your or our computer systems or fraud.

Cookies: We use "cookies" on this website to provide you with a better website. A "cookie" is a small file placed on your computer by our webpage server. A cookie can later be located by our webpage servers. Cookies are frequently used on websites, and you can choose (in your settings) if you accept cookies.

ANZ uses cookies to collect information on how users view the website. However, ANZ cannot identify you from the information collected by the cookie. This cookie collects information such as whether your computer has visited the site before and which pages you visited on the site.

Tracking: ANZ uses Google Analytics to collect information on how users view the website. ANZ uses cookies to collect information such as the date and time of a visit, and what pages were visited. However, ANZ does not know who visited the site and cannot identify any person from this information. ANZ only uses this information to create a better website. ANZ will not use this information to market products or services to you.

You can opt out and prevent your data from being collected by Google Analytics. If you want to opt out, [download and install the add-on for your web browser](#).

- Find out more about [Google Analytics](#)
- Learn more about [Google Analytics Privacy](#) and read the [Google Privacy Policy and Principles](#) for more information.

Emails you send to us: We will keep the content of any e-mail that you send us, if we believe that we have a legal requirement to do so. Your e-mail message content may be monitored by our ANZ employees for security issues including where e-mail abuse is suspected; our response to you may be monitored for quality assurance issues.

Use and disclosure of information: ANZ will only use or disclose personal information or information generated by cookies in accordance with the ANZ Privacy Policy or as otherwise set out in this statement.

Change of this statement: ANZ may change this security and privacy statement at any time by publishing the new statement on this site. You agree to the new statement if you continue to use the site. You agree that ANZ has provided you with appropriate notice by publishing the new statement on the site.