

# Citi New Zealand Privacy Statement

Keeping customer information secure is a top priority for all of us at Citibank N.A., New Zealand Branch and Citigroup Global Markets New Zealand Limited (together, "Citi"). In our interactions with you, we will collect personal information. We hope this notice helps you understand how we handle the personal information that we collect and how individuals can seek access to and correction of the information that we hold about them and, if necessary, make a complaint relating to our handling of personal information.

Citi is subject to the Information Privacy Principles under the Privacy Act 2020 ("Privacy Act"). Citi is also bound by Citi's global privacy policies. Where there are differences between Citi's global privacy policies and the Privacy Act, the stronger protection for the individual applies.

For the purposes of this Privacy Statement, the term "personal information" has the same meaning as in the Privacy Act.

## Our policies and practices to protect your personal information:

We protect the personal information we collect by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law.

We require third parties that process personal information on our behalf to follow appropriate standards of security and confidentiality.

We train people who work for us how to properly handle personal information and we restrict access to what is necessary for specific job functions.

## Categories of personal information we collect and hold:

Because Citi only offers products and services to corporate clients in New Zealand ("customers"), the nature of the personal information we collect and hold is limited to information we collect from persons acting on our customers' behalf. This information may include details such as a name, address, telephone number, occupation, date of birth and passport or driver's licence number.

Where possible, we will collect personal information directly from the individual concerned. However, sometimes we may need to collect personal information from our customers for the purposes described above.

## Purposes of collecting and use of your information:

We will only collect and use your personal information as is necessary for the purposes of our business. These purposes may include:

- processing a product application or service request.
- managing our products and services or other relationships and arrangements, including processing receipts and payments, and servicing a customer's accounts.
- responding to inquiries about applications, accounts or services.
- understanding the customer's needs and offering products and services (including marketing materials) to meet those needs.

- allowing our affiliates and selected companies to promote their products and services to customers.
- meeting legal and regulatory requirements. Various New Zealand and international laws may expressly require us to collect and/or disclose personal information, or we may need to do so in order to be able to comply with our obligations under those laws. Such laws include, without limitation, the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, the Terrorism Suppression Act 2002 and the Personal Property Securities Act 1999.
- enforcing our rights, including taking legal proceedings.

If you choose not to provide your personal information to us, we may not be able to provide you (or a customer) with access to our products and services.

We will not disclose any of the personal information that we collect to affiliates or third parties for any purpose other than the purposes listed above without the authorisation of the individual concerned.

## Disclosure of your information:

In common with many organisations, we keep our costs down by obtaining some routine services from other Citi entities and external service providers, some of whom may be located outside New Zealand, and personal information may be provided to them on a confidential basis for this purpose. We may also need to disclose personal information to other Citi entities and to third parties for the purposes listed above.

Third parties to whom we disclose personal information may include:

- our related Citi companies in New Zealand and overseas;
- administrative service providers, such as mailing houses, printers and call centre operators;
- legal, settlement and valuation service providers;
- data processing and market research service providers;
- regulatory bodies and government agencies in New Zealand and overseas;
- financial and other professional advisors;
- participants in financial and payment systems, for example other banks, credit providers, clearing entities and credit card associations;
- brokers and other distributors; and
- organisations wishing to acquire an interest in any part of our business from time to time.

## Access:

Under the Privacy Act, individuals have the right to access information that an organisation holds about them. Requests for access to personal information held by us can be made in a letter or by telephone to our Privacy Officer (details below).

We will need to validate the identity of anyone making an access request, to ensure that we do not provide personal information to anyone who does not have the right to that information.

Where a person establishes that the personal information we hold about them is not accurate, complete or up-to-date, or is misleading, we will correct our records as necessary.

Depending on the nature and complexity of any such request, we may charge an administration fee for providing access to personal information.

## Notification:

If, despite our efforts, we become aware of a data breach that we consider constitutes a notifiable privacy breach under the Privacy Act, we will notify the Office of the Privacy Commissioner and any affected individuals.

## Complaints and Disputes:

If you have reason to believe that any Citi affiliate or department has breached this Privacy Statement, we urge you to raise this with our Privacy Officer.

We will investigate all complaints and respond as soon as is reasonable in the circumstances. If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and customer care.

## Updates to this Privacy Statement:

We may need to update this Privacy Statement in future to reflect changes to applicable law or changes to our business practices. The updated Privacy Statement will take effect from the date posted on our website. By continuing to use, or request information on our products and services, you will be deemed to agree to our updated Privacy Statement.

## Contact Us:

If you wish to find out more information, or raise any specific or general concerns about Citi and its Privacy Statement, the contact details are as follows:

Mail: Citi Privacy Officer,  
23 Customs Street East  
P.O. Box 3420  
Auckland 1140  
New Zealand

E-mail: [NZ.Privacy@citi.com](mailto:NZ.Privacy@citi.com)