

## Our Guidelines to Email and SMS Communications

The aim of our Guidelines to Email and SMS Communications is to help you understand the types of electronic communications we may send you, what you can expect these to contain, and most importantly to help you to identify and protect yourself from electronic communication fraud.

These Guidelines cover **marketing** and **operational** communications transmitted or received by email or SMS. These two types of messages are described in detail in the table below.

### There are two types of messages we may send you by email or SMS

Message type	Definition	Typical examples
1. Marketing electronic messages	Messages that offer to supply goods or services; advertise goods or services or investment opportunities; advertise or promote ANZ or direct the recipient to a location where goods or services are sold or advertised.	<ul style="list-style-type: none"><li>▪ Emails containing information on new banking products, services or promotions;</li><li>▪ A text message notifying a customer of a special offer;</li><li>▪ An email promoting a customer competition on anz.com.</li></ul>
2. Operational electronic messages	Messages that contain important account or servicing information, including information regarding fees and charges and terms and conditions in relation to ANZ products or services.	<ul style="list-style-type: none"><li>▪ Text messages reminding you to deposit funds into your account to avoid fees and charges;</li><li>▪ Text messages notifying you of the progress of your home loan application;</li><li>▪ An email notifying you of the status of your credit card account application.</li></ul>

### Your consent is important

You can contact us at any time if you do not want to receive *marketing* electronic messages. Withdrawing your consent to receive marketing electronic messages does not withdraw your consent to receive operational electronic messages.

For information on how we capture consent to send marketing electronic messages, please refer to the ANZ Privacy Policy [anz.com](http://anz.com) or call **13 13 14**, 24 hours a day, 7 days a week.

### How to opt out of receiving marketing communications

There are a number of ways you can opt out of receiving marketing communications.

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## How to opt out of receiving marketing communications (Continued)

Marketing communication channel	How to opt-out of marketing communications
Email marketing communications	<ul style="list-style-type: none"><li>▪ Log on to Internet Banking, select 'Update my Details', then click the 'Change my email address' link and remove the tick from the box.</li><li>▪ Visit <a href="http://www.anz.com/unsubscribe">www.anz.com/unsubscribe</a>; or</li><li>▪ Follow the unsubscribe facility provided in any ANZ marketing email communications received.</li></ul>
SMS marketing communications	<ul style="list-style-type: none"><li>▪ Visit <a href="http://www.anz.com/smsunsubscribe">www.anz.com/smsunsubscribe</a>; or</li><li>▪ Follow the unsubscribe facility provided in any ANZ marketing SMS communications received.</li></ul>
All marketing communications (includes marketing statement inserts or offers sent by mail)	Call ANZ on <b>13 13 14</b> , 24 hours a day, 7 days a week.

### Our Email and SMS Policy

ANZ will not send you an email or SMS asking you to verify or provide Account Details, Financial Details, or login details for ANZ Phone Banking, ANZ Internet Banking or ANZ Mobile Banking.

We send emails, and these often contain hyperlinks. However, if we send you an email with a hyperlink, the link will take you to a page on our website, where you can find out more before logging in, applying or downloading.

### Suspicious emails

Understanding our email policy can help you to identify a genuine email from a hoax email. If you suspect the legitimacy of any electronic communication please contact us on **13 13 14**.

### Terms and Definitions

**Account Details:** Account Details means your BSB and bank account number, credit card number or customer account number, Customer Registration Number, passwords or security codes.

**Electronic communication:** Message transmitted and/or received by: email, short message service (SMS), multimedia message service (MMS) or instant messaging or WAP.

**Email:** Or electronic mail is the act of sending a message or messages by electronic means to one or more recipients via a network.

**Financial Details** means details in relation to your salary, rent, earnings, expenditure, repayments, account balances.

**Hoax email:** Is an email communication falsely representing itself to be from ANZ or any other legitimate organisation. See definition for 'Phishing' for further information.

**Hyperlinks:** A link from a hypertext file to another location or file, activated by clicking on a highlighted word or image.

**Opt-out:** Remove permission to receive electronic communications.

**Phishing:** Is an attempt to fraudulently acquire sensitive information, such as usernames, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication.

**SMS/Text message:** The **Short Message Service (SMS)**, often called text messaging is a means of sending short messages, to and from mobile phones.

**Secure Mail** is a messaging service within Internet Banking used to inform customers about account or servicing matters. Secure Mail is linked to a customer's Internet Banking account and can only be accessed via logging on to Internet Banking.

For more information and handy hints on how to protect your computer and banking from potential security threats, visit [Protect Your Banking](#) on anz.com today.