

Privacy Statement



At ANZ Amerika Samoa Bank, protecting the privacy and confidentiality of your personal information is very important to us. We value the trust that you have placed in us by selecting ANZ Amerika Samoa Bank as your financial services provider. This statement outlines how we collect, disclose and secure your nonpublic personal information.

NonPublic Personal Information That We Collect About You

We collect nonpublic personal information which we believe to be necessary or useful in providing products and services to you. Nonpublic personal information is personally identifiable financial information which is not publicly available that you have made available to us or which we have otherwise obtained as part of providing a financial product or service to you. We collect nonpublic personal information from you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Sharing Your NonPublic Personal Information with our Affiliates

We may disclose the following kinds of nonpublic personal information about you to our affiliates:

- Identification information such as your name, address and social security number;
- Transaction and experience information such as account balances, payment history and parties to transactions.

The affiliates that we may disclose this nonpublic personal information to are financial service providers such as banks and insurance agents.

We may also disclose nonpublic personal information about you to our affiliates as permitted by law.

Sharing Your NonPublic Personal Information with Nonaffiliated Third Parties

We carefully choose the companies that provide support services for us (for example, imprinting checks, processing transactions to maintain your accounts, and assisting us with improvements to our infrastructure or providing marketing assistance).

We may disclose the information we collect, as described above, to companies that perform services on our behalf. Any disclosure in this context is made subject to contractual confidentiality provisions prohibiting the use of the information for any other purpose.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Information Protection Practices

We restrict access to nonpublic personal information about you to those employees who need access to your information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Collection And Disclosure Of Information About Former Customers

Our policies and practices regarding the collection and disclosure of customer information also apply to former customers.

Credit Bureau Information

In the regular course of business, ANZ Amerika Samoa Bank provides information to and obtains information from reputable credit reporting agencies (in accordance with applicable laws and regulations). If you believe that any of our affiliates may have reported inaccurate information about any of your accounts to a consumer reporting agency, please write us at: P.O. Box 3790, Pago Pago, American Samoa, 96799.

We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Changes To This Privacy Statement

From time to time, we may change the policies and procedures outlined in this Privacy Statement due to changes in the law, or changes in our operations. We will notify you of these changes as required by law.