

my2cents – Frequently Asked Questions

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The community

What is my2cents?

my2cents is an online research community. A research community consists of individuals from a cross-section of the New Zealand population who have agreed to participate in voluntary, ongoing market research surveys, online discussions and focus groups.

my2cents is owned by Camorra Data Limited, a company incorporated in New Zealand ("we", "us" and "our") and has been set up to help our clients understand the New Zealand banking and financial services environment and how they can better serve their customers. my2cents is operated and maintained on behalf of Camorra Data Limited by [Camorra Research Ltd.](#)

my2cents is being established with the support of the five major banks in New Zealand - ANZ, ASB, BNZ, Kiwibank and Westpac. In the future, additional New Zealand financial institutions may also become clients of my2cents.

Who can become a my2cents member?

To become a my2cents member you need to:

- currently be a customer of a New Zealand registered bank;
- be at least 15 years old; and
- register online at <https://www.my2cents.co.nz> providing your full name, address and email address and complete an introductory survey, which we will use to determine your suitability for the my2cents research community;

By registering to be a my2cents research community member you agree to be bound by the my2cents [Terms and Conditions](#) and the my2cents [Privacy Policy](#). The [Terms and Conditions](#) and the my2cents [Privacy Policy](#) are located [on our website \(https://www.my2cents.co.nz\)](https://www.my2cents.co.nz).

If you are not accepted as a my2cents research community member, any personal information you submit to us (such as your name, address and email address) will be deleted and not be used by us. Any information arising out of your participation in our surveys, online discussions or focus groups may still be kept.

What happens after I join?

Once you've been accepted as a my2cents research community member, you will be sent a confirmation email. In that email will be a link that you click to activate your my2cents membership and account.

Note: If you're redirected to my2cents's home page after completing the introductory survey, you don't need to login to submit your survey responses. They will have already been submitted.

As a my2cents member, you will be invited to take part in surveys, online discussions or focus groups from time to time, to provide your opinions about, and experiences with, New Zealand banks, and other banking topics. Participation in surveys, online discussions and focus groups is voluntary.

How do I update my personal details?

If you'd like to update your personal details, like your email address, your physical address or any other details, please email us at support@my2cents.co.nz.

Commented [ST1]: As with the invite message, I'd like to see a clearer distinction drawn between my2cents and WNZL (or the other banks). So something like "My2cents has been established with the support of In the future additional... may also become clients of my2cents".

Commented [nh2R1]: Updated, and copied to email invite. Kelly has softened email invite, although we expect each bank to write their own.

Commented [AS3]: Need to work out if this text is still relevant - are we going to have a place where people can register without being invited?

Or do we re-word to say "complete the introductory survey, and provide your full name, address and email address. We will use the introductory survey to determine your suitability...."

Commented [nh4R3]: I think it needs changing as suggested

Commented [AS5]: Remove hyperlink here

Commented [ST6]: As per my comments on the privacy policy and ts and cs.

Commented [AS7]: Not relevant anymore?

Commented [nh8R7]: Delete I reckon

How do I stop my my2cents membership?

To end your my2cents membership, click on the 'unsubscribe' link in a survey invitation, or email your request for removal to support@my2cents.co.nz.

What do I do if I am having technical problems?

Click on the 'Technical Support' link at the bottom of any survey for help with technical or other [problems](#).

Commented [AS10]: Need to review the portal page of the FAQ survey and update that

Member registration

Why do you need my personal information?

We collect, hold and use your personal information (including name, email and postal address) you provide through your my2cents membership for market research purposes, to operate, manage and administer my2cents. We use this information to help in identifying appropriate my2cents surveys, online discussions and focus groups to invite you to.

We also use your personal information to notify you and verify your identity and postal address if you win a prize in any prize draw or competition associated with my2cents.

All personal information collected by my2cents will be collected, used and stored in accordance with the my2cents [Privacy Policy](#).

Who will my personal information be disclosed to?

As a my2cents research member, your personal information (such as your name and email address) and your responses to surveys, online discussions or focus groups will be provided to the client(s) sponsoring the survey.

Any responses you provide to surveys, online discussions and focus groups will only be supplied to the client(s) sponsoring the survey, online discussion or focus group. Our clients may also use other contractors and agents for the purpose of assisting them to analyse and report the research conducted on my2cents. The use of your personal information and responses to surveys, online discussions or focus groups by our clients will be covered by the customer privacy policy rules of each client.

Your personal information may be disclosed to our contractors and agents that assist us to conduct research, analyse results, operate, manage and administer my2cents (including, but not limited to, [Camorra Research Limited](#)).

All personal information collected by my2cents will be collected, used and stored in accordance with the my2cents [Privacy Policy](#).

How do I correct my personal information?

You have the right to ask for a copy of any personal information we hold about you, and to ask for it to be corrected if you think it is wrong. If you'd like to ask for a copy of your information, or to have it corrected, please contact us at support@my2cents.co.nz.

How long will I be a my2cents member?

Your participation in our surveys, online discussions and focus groups is entirely your choice. However, if you haven't participated in a survey, online discussion or focus group in over 6 months then we may discontinue your my2cents membership without notifying you.

Commented [ST11]: I'd like to see this under a separate heading rather than as part of "who will my PI be disclosed to" as this is quite different info.

Commented [nh12R11]: Separate now

If your my2cents membership is discontinued, your personal information will not be used further by us. Any prior aggregated information arising out of your participation in my2cents surveys, online discussions or focus groups may still be kept, but you will not be identifiable.

To end your my2cents membership, click on the 'unsubscribe' link in a survey invitation, or email your request for removal to support@my2cents.co.nz

Participating in research

How do I participate in a survey?

When a survey becomes available, you will receive an email inviting you to participate and instructions on how to participate.

What kinds of research will I be asked to participate in?

my2cents members will be invited to participate in a variety of different types of research. This might include online surveys, online discussions, focus groups or video surveys (using the inbuilt camera on your device). Your participation in all surveys is entirely your choice.

How long will it take to complete a survey?

Most surveys will usually take between 5 and 15 minutes to complete, depending on the number of questions and your answers.

How often will I participate in surveys, online discussions or focus groups?

We aim to invite you to participate in surveys, online discussions and focus groups every two to three weeks. You can decide whether to participate in the surveys, online discussions or focus groups when you are invited.

What will I be asked about in the surveys, online discussions or focus groups?

The surveys, online discussions and focus groups will ask about your opinions of, and experiences with, New Zealand banks, banking topics, and other finance related topics. Your feedback will be used by our clients to attempt to help improve the experience and solutions they deliver to their customers, including you.

What will the surveys, online discussions or focus groups be used for?

Your responses are used to help inform our clients about the opinions and experiences New Zealanders have with banks and on other money matters. Our clients use this information to improve the services and products they offer to New Zealanders.

Are there any prizes for completing the survey, online discussions or focus groups?

A prize draw is conducted each month with the prize being one of sixteen Prezzy® cards. My2cents is giving away two \$1,000 Prezzy® cards, four \$500 Prezzy® cards and ten \$100 Prezzy® cards per calendar month. The number of entries into the monthly prize draw for a particular survey, online discussion or focus group, will be detailed in either the invitation email or within the survey itself. There may be certain circumstances where other prizes are on offer for certain research projects. Where that is the case, it will be noted in the invitation and/or the survey itself. Be sure to read the information provided, including the [terms and conditions](#) for that prize draw or competition.

Commented [NA13]: Please confirm.

Commented [nh14R13]: Yes \$60k per year