




UK AND EU DATA PROTECTION POLICY.



The European Union General Data Protection Regulation ('EU GDPR') regulates the processing of personal information under EU law. The *Data Protection Act 2018* (UK) ('DPA 2018') and the United Kingdom General Data Protection Regulation ('UK GDPR') regulate the processing of personal information under UK law. In this Policy, UK and EU data protection laws mean the EU GDPR, the DPA 2018 and the UK GDPR.

Our collection, use, disclosure and processing of your personal information is regulated by UK and EU data protection laws if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the UK or EU; or
- we monitor your behaviour whilst you are located in the UK or EU.

This UK and EU Data Protection Policy (Policy) explains how we manage your information in accordance with the GDPR.

In this Policy, "we", "us" and "our" means Westpac Banking Corporation (ABN 33 007 457 141), Westpac New Zealand Limited, Westpac Europe Limited and individual companies who are part of the Westpac Group, which are data controllers (companies who determine the ways in which your personal information is processed and why) and are jointly responsible for this Policy.

Westpac Group is made up of Westpac Banking Corporation and its related bodies corporate and includes (but is not limited to) Westpac Banking Corporation, RAMS Financial Group Pty Limited, Altitude Rewards Pty Limited, Altitude Administration Pty Limited, Qvalent Pty Ltd, Westpac Life Insurance Services Limited, Westpac Securities Administration Limited, BT Funds Management Limited, BT Portfolio Services Limited, Westpac Financial Services Limited, Asgard Capital Management Limited, Capital Finance Australia Limited, St. George Motor Finance Limited and St. George Finance Limited.

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1. WHAT IS PERSONAL INFORMATION?

Personal information means any information relating to an identified or identifiable individual.

2. WHAT INFORMATION DO WE COLLECT AND HOLD ABOUT YOU?

We collect different types of information about you. These are outlined in the table below.

Type of personal information	Description
Personal identifiers and contact details	This includes your name, address, contact details and date of birth.
Socio-demographic information	This includes details about your work or profession, nationality, education and where you fit into general social or income groupings.
Identifiers issued by tax authorities	This includes unique identifiers provided by tax authorities.
Your products and services with us or our partner organisations	This includes specific information about the products and services you have with us or our partner organisations. For example, the beneficiary of your insurance products.
Information to support a claim	This includes any information to enable us to assess a claim you have made, for example certain information in relation to a claim you have made on your insurance policy.
Transaction details	This includes information about transactions that you have carried out using a product or service provided by us, for example your credit card transactions or ATM withdrawals.
Interaction details	This includes a record of queries or complaints you have made and how you have interacted with digital services such as our online banking services, our websites (together with third party websites containing interactive Westpac Group content) and Westpac Group branded social media pages.
Your financial position	This includes information about your financial position if you have applied for credit or provide a guarantee.
Special categories of information or sensitive information	<p>This includes information we may collect such as your:</p> <ul style="list-style-type: none">• health information;• racial or ethnic origin;• trade union membership;• criminal record; and• sexual orientation. <p>Generally, we only collect this type of information if we consider that it is necessary to provide you with a specific product or service and you have agreed to us using the information for that purpose.</p>

Type of personal information	Description
Digital information	<p>We collect information from you electronically. This includes information such as:</p> <ul style="list-style-type: none"> • the date and time of visits; • the pages viewed and your browsing behaviour; • how you navigate through the site and interact with pages (including fields completed in forms and applications completed); • general location information (including your geographical location when you visit pages); and • information about the device you use to visit our website (including your tablet or mobile device) such as device IDs and IP addresses. Your IP address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP).

3. HOW DO WE COLLECT PERSONAL INFORMATION?

We collect personal information about you directly from you and indirectly from other sources.

We collect personal information directly from you when you:

- apply for, register your interest in, or inquire about a product or service;
- provide us with feedback or make a complaint;
- talk to us, or do business with us;
- participate in other activities we offer, such as online competitions; and
- interact with us through our websites, online banking services, mobile or tablet applications, and via digital tracking tools such as cookies.

From time to time we collect personal information about you from third parties or organisations. We collect this information from:

- Westpac Group companies;
- publicly available sources of information, such as public registers;
- your representatives including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney;
- your employer;
- other organisations, who jointly with us, provide products or services to you;
- our contracted service providers, such as companies that provide fraud prevention reports;
- insurers, lenders mortgage insurers, re-insurers and health care providers;
- credit reporting bodies;
- social media platforms if you publicly comment or send us a private message (but we will never ask you to give us personal information publicly over Facebook, Twitter or any other social media platform that we use);
- digital tracking tools such as cookies; and
- third party websites, applications or platforms containing interactive Westpac Group content or that interface with our own websites and applications.

4. WHY IS YOUR PERSONAL INFORMATION BEING COLLECTED?

We are allowed to use your personal information in the following circumstances:

- to fulfil a contract we have with you (which includes acting on instructions you give us before entering into a contract);
- to comply with a European Union Member State law and/or United Kingdom law (referred to below as **to comply with EU and/or UK law**);
- when you provide your consent; and/or
- when it is in our legitimate interest. This means:
 - processing your personal information is necessary and we cannot achieve the same outcome in another way; and
- we have undertaken a balancing exercise and our interests are not outweighed by your interests, rights and freedoms. You may request further information on this balancing exercise by contacting us (see **Contact Us** section below).

For example, we use your personal information for the purposes outlined in the table below.

Purpose for collecting your personal information	Our grounds for processing your personal information	Examples of our legitimate interests
To confirm your identity	<ul style="list-style-type: none"> • To comply with EU and/or UK law • Our legitimate interests 	<ul style="list-style-type: none"> • To comply with our legal obligations outside the UK and EU
To check whether you are eligible for a product or service	<ul style="list-style-type: none"> • To comply with EU and/or UK law • Our legitimate interests 	<ul style="list-style-type: none"> • To effectively manage our business risks • To comply with our legal obligations outside the the UK and EU (for example, anti-money laundering regulations)
To provide products and services that you have requested (For example, processing your address so we can deliver paperwork; processing your credit card details to facilitate a payment; processing your email address to send you electronic statements; or processing your telephone number to provide you with information about, or helping to manage, the product or service.)	<ul style="list-style-type: none"> • To comply with EU and/or UK law • To fulfil our contract with you • Our legitimate interests 	<ul style="list-style-type: none"> • To ensure you are satisfied with the products and services we deliver on your request • To improve the products and services we offer • To develop new products and services • To understand your needs as a consumer and which further products and services could benefit you • To effectively manage our business risks • To obtain insurance, lenders mortgage insurance or reinsurance. • To determine what we charge for products or services • To enable our partners to deliver products and services to you

Purpose for collecting your personal information	Our grounds for processing your personal information	Examples of our legitimate interests
To improve the delivery of products and services to you	<ul style="list-style-type: none"> • Our legitimate interests 	<ul style="list-style-type: none"> • To comply with our legal obligations outside the the UK and EU • To contact you to ask for your consent • To ensure our records of your information are accurate • To understand your needs as a consumer and which further products and services could benefit you • To determine the types of customers which would be interested in new or existing products or services
To improve our relationship with you	<ul style="list-style-type: none"> • To comply with EU and/or UK law • Our legitimate interests 	<ul style="list-style-type: none"> • To comply with our legal obligations outside the UK and EU • To contact you to ask for your consent • To ensure our records of your information are accurate
To prevent and report on financial crime	<ul style="list-style-type: none"> • To comply with EU and/or UK law • Our legitimate interests 	<ul style="list-style-type: none"> • To comply with our legal obligations outside the UK and EU
To communicate directly with you in relation to products and services we offer	<ul style="list-style-type: none"> • Our legitimate interests • You have given your consent 	<ul style="list-style-type: none"> • To contact you to ask for your consent • To inform you of products or services that may be of interest and value to you
To communicate with you via our contracted marketing service providers in relation to products and services we offer	<ul style="list-style-type: none"> • Our legitimate interests • You have given your consent 	<ul style="list-style-type: none"> • To inform you of products or services that may be of interest and value to you
To communicate with you on behalf of our partners and third parties	<ul style="list-style-type: none"> • You have given your consent 	Not applicable
To communicate with you via our partners or third party organisations in relation to products and services we offer	<ul style="list-style-type: none"> • You have given your consent 	Not applicable
To share information with companies within the Westpac Group	<ul style="list-style-type: none"> • Our legitimate Interests • You have given your consent 	<ul style="list-style-type: none"> • To provide products and services that you have requested

In the event that we intend to use your personal information for any other purpose, we will provide you with information on the new purpose and/or update this Policy before using your information in this way.

Where we seek personal information from you which we consider necessary to fulfil a contract with you, comply with law or on the basis of a legitimate interest, and you do not allow us to collect all of the relevant personal information, we may not be able to deliver all of our products or services to you.

Why is your information being collected via cookies?

We collect information using cookies when you use our websites, online banking services, mobile or tablet applications. Cookies are small pieces of information stored on your hard drive or in memory. They can record information about your visit to our websites, allowing us to remember you the next time you visit and provide a more meaningful experience.

We use cookies for the purposes outlined in the table below.

Purpose of cookie	Our grounds for using this type of cookie	Examples of our legitimate interests
Security	<ul style="list-style-type: none"> To comply with EU and/or UK law Our legitimate interests 	<ul style="list-style-type: none"> To comply with our legal obligations outside the UK and EU To effectively manage our business risks To verify online banking customers and carry out other essential security checks to offer you a secure and reliable online banking service
Personalise and improve your customer experience	<ul style="list-style-type: none"> Our legitimate interests You have given your consent 	<ul style="list-style-type: none"> To help us to remember you the next time you visit our websites To help us identify products and services that may be of interest and value to you To tailor digital content to your likely interest
Measurement and analysis	<ul style="list-style-type: none"> To comply with EU and/or UK law Our legitimate interests You have given your consent 	<ul style="list-style-type: none"> To comply with our legal obligations outside the UK and EU To effectively manage our business risks To measure effectiveness of our marketing, including via third parties, in order to improve our services to you
Marketing	<ul style="list-style-type: none"> Our legitimate interests You have given your consent 	<ul style="list-style-type: none"> To determine which products or services may be of interest and value to you and to tell you about them
Communication	<ul style="list-style-type: none"> To comply with EU and/or UK law Our legitimate interests 	<ul style="list-style-type: none"> To comply with our legal obligations outside the UK and EU To effectively manage our business risks To send relevant messages to you

5. WHEN DO WE USE YOUR PERSONAL INFORMATION TO MAKE AUTOMATED DECISIONS?

To provide an efficient and effective customer experience, in some circumstances we may make a decision based on information that we have about you that does not involve any human intervention. This is known as an automated decision. For example, we may use automated decisions for the following reasons:

Type of automated decision	Reason for automated decision making
Detect and prevent fraud	To prevent and report on financial crime. If financial crime is detected or we notice suspicious activity on your account we may stop activity on the account.
Detect and prevent money laundering	Based on your transactional behaviours, we screen payments made to entities that are or may be: <ul style="list-style-type: none">• subject to legal sanctions;• deemed to be at risk of money laundering; or• made for illegal purposes. We may identify such activities and block these transactions from proceeding until such time we have further investigated the issue.
Approving credit	We undertake credit assessments outside the EU using credit scores on income and expense details, as well as records of your previous conduct such as payments in arrears, to determine the outcome of credit applications below a certain value.
Determine pricing of products and services	For some products and services we use information that we have about you, such as the types of products you have with us, the overall value of your assets with us and your previous account conduct, to determine how we charge you for certain products.
Marketing	Based on the type of products and services you have with us and your online activity, we tailor marketing messages to you.

You have rights over automated decisions we make about you using your personal information. Where you are subject to an automated decision you can:

- ask that we do not make our decision based on automated processing alone; and
- object to an automated decision, and ask that a person reviews it, although your rights may be limited in circumstances where our automated decisions do not have a significant impact on you.

If you would like more information about your rights regarding automated decisions, please contact us using the contact details set out in this Policy (see **Contact Us** section below).

6. WHO DO WE SHARE YOUR PERSONAL INFORMATION WITH?

We may share your personal information with companies within the Westpac Group. We may also provide your personal information to organisations outside the Westpac Group. These organisations may include:

- our agents, contractors and contracted service providers (for example, mailing houses, technology service providers and cloud storage providers);
- authorised representatives and credit representatives who sell or arrange products and services on our behalf;
- insurers, lenders mortgage insurers, re-insurers and health care providers;
- payment systems operators (for example, merchants receiving card payments);
- other organisations, who jointly with us, provide products or services to you, or with whom we partner to provide products and services to you;
- other financial services organisations, including banks, superannuation funds, stockbrokers, custodians, funds managers and portfolio service providers;
- debt collectors;
- professional advisors such as financial advisers, legal advisers and auditors;
- your representatives (including your legal adviser, accountant, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney);
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- external dispute resolution schemes;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction; and
- credit reporting agencies bodies.

When we contract with our service providers and other third parties, we require that they comply with the applicable privacy laws, including UK and EU data protection laws as well as applicable Westpac Group standards, policies and procedures, in order to protect your personal information. We also require that third parties only use the personal information which we give to them in order to perform the tasks in their contract.

7. HOW DO WE SECURE YOUR PERSONAL INFORMATION?

We use a range of physical, electronic and other security measures to protect the security, confidentiality and integrity of the personal information we hold. For example:

- access to our information systems is controlled through identity and access management controls;
- employees and our contracted service providers are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you have with us has been compromised), please immediately contact us (see **Contact Us** section below).

8. WHERE DO WE STORE YOUR PERSONAL INFORMATION AND DO WE DISCLOSE YOUR PERSONAL INFORMATION OUTSIDE THE UNITED KINGDOM (UK) AND/OR EUROPEAN ECONOMIC AREA (EEA)?

We will send your personal information outside of the UK and/or EEA:

- when you instruct us to do so;
- to comply with the law; and
- to work with other companies within the Westpac Group, partners and third parties who help us deliver our products and services.

Most of the personal information we hold about you will be stored electronically in secure data centres which are located in Australia and the United Kingdom and are owned by either the Westpac Group or contracted service providers (including cloud storage providers).

Where we disclose your personal information to a recipient located outside of the UK and/or EEA, these recipients may include the following:

- Westpac Group companies located in Australia, China, Hong Kong, India, Singapore, New Zealand, United States, Fiji and Papua New Guinea;
- our contracted service providers operating in Australia, New Zealand, Canada, United States, India, the Philippines, UK, Malaysia, Brazil and China;
- organisations with whom we partner to provide goods and services and who are likely to be located in Australia and the United States; and
- for international transactions, such as currency exchanges, where we consider it necessary we may disclose your personal information to the corresponding international party in order to process the transaction. The countries we disclose your personal information to will depend on the details of the transaction you ask us to carry out.

Where we disclose and store your personal information outside of the UK and/or EEA, we will require it to be protected to an equivalent or higher standard than GDPR. In order to do this, we will:

- enter into standard model clauses with the recipient of your personal information outside of the UK and/or EEA. A copy of the standard model clauses is available at the following link: ec.europa.eu/info/law/law-topic/data-protection/data-transfers-outside-eu/model-contracts-transfer-personal-data-third-countries_en;
- ensure that your personal information is transferred to recipients in jurisdictions that the UK government and/or European Commission has determined to offer adequate protection for your personal information; or
- ensure that your personal information is transferred to recipients that have agreed to comply with schemes approved by the UK government and/or European Commission to protect your personal information.

9. HOW LONG DO WE KEEP YOUR PERSONAL INFORMATION?

We will keep your personal information for as long as you are a customer of the Westpac Group. We also generally retain your personal information for at least seven years after you stop being a customer to comply with our legal obligations and so that we can respond to any questions or complaints regarding our interactions with you. We may also need to keep your personal information for a longer period, where required for legal or regulatory reasons. For example, Westpac Group is required to maintain assurance to our regulator on the quality of our credit risk models. We are also required to retain certain records such as deeds, mortgages and superannuation details for ten years. We will continue to safeguard your personal information for as long as we hold it.

If we no longer need to use your personal information for the purposes set out in this policy, we will take reasonable steps to destroy or permanently alter your personal information so that your identity cannot, by any reasonable means, be revealed from the information that we hold about you.

10. WHAT ARE YOUR RIGHTS?

You have the following rights with respect to the personal information we hold about you:

- Where we rely on your consent to process your personal information, you have a right to withdraw such consent. If you withdraw your consent, we will, where required by law, stop the processing activities relevant to your consent.
- You can object to us using your personal information where we are relying on our legitimate interests to do so. However, in those circumstances we may have the opportunity to challenge your objection, which we would do in communication with you and in accordance with our legal obligations.
- You can object to us using your personal information for the purposes of direct marketing.
- You can request confirmation of whether we hold your personal information, and where we do, access to the personal information we hold about you.
- You can request details about where we obtained your personal information from.
- You can ask us to return the personal information which you gave to us in a structured and electronic (machine-readable) form, to allow you to pass it on to someone else.
- You can ask for corrections to be made to any inaccurate or incomplete personal information.
- You may ask us to stop or to restrict our processing of your personal information if the information we are using about you is not correct, or we have not provided a reason in line with the law, as to why we are processing your information.
- You can ask us to erase or remove your personal information if there is no need for us to keep it.
- You can lodge a complaint with us or the Information Commissioner's Office using their contact details set out under **Do you have a question or a complaint.**
- We will communicate any requests to correct, erase or restrict the use of your personal information to a third party that we have disclosed your personal information to.

If you have any questions about these rights, or you would like to exercise any of them, please contact us (see **Contact Us** section below). We will endeavour to provide the information that you have requested within one month of your request and we will provide you with reasons if we are unable to meet this timeframe. You will not be charged a fee when you request us to make corrections to your personal information. A reasonable fee may be charged to access your personal information to cover such expenses as locating the information or making additional copies available to you.

There may be legal or practical reasons that prevent us from providing you with access to your personal information. If this is relevant to you, we will discuss the reason why we are unable to provide you access to your personal information.

11. DO YOU HAVE A QUESTION OR A COMPLAINT?

If you have a question or complaint about how your personal information is being handled by us, our affiliates or contracted services providers, please contact us (see **Contact Us** section below).

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five (5) business days but some complaints may take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

For further information, or if you disagree with the way in which we are handling your personal information, you can contact the Information Commissioner's Office (ICO).

The ICO can be contacted at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Phone: 0303 123 1113

Online: ico.org.uk/concerns/

12. CONTACT US.

We have a Data Protection Officer (DPO) that oversees our compliance with the GDPR across the Westpac Group. Please contact the location that is best placed to assist with your inquiry using the contact details below:

WESTPAC BANKING CORPORATION LONDON BRANCH OR WESTPAC EUROPE LIMITED IN EUROPE.

Phone: +44 (0) 20 7621 7000; or

Visit

or mail: Camomile Court, 23 Camomile Street, London EC3A 7LL, United Kingdom.

WESTPAC BANKING CORPORATION IN AUSTRALIA.

Phone: 132 032 – call centres are open 8am – 8pm, 7 days a week from anywhere in Australia;

Visit: at any branch (you can use our handy branch locator tool at westpac.com.au/locateus/);

Online: westpac.com.au/contact-us/feedback-complaints/ using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or

Mail: Reply Paid 5265, Sydney NSW 2001, Australia.

WESTPAC NEW ZEALAND LIMITED IN NEW ZEALAND.

Phone: 0800 400 600, 7 days a week, 7am – 11pm;

Visit: at any branch (you can use our handy branch locator tool at westpac.co.nz/redpages/);

Online: westpac.co.nz/feedback/; or

Mail: Westpac Privacy Officer, Freepost 125 436, P.O. Box 934, Auckland 1140, New Zealand.

ST.GEORGE.

Phone: 13 33 30 – call centres are open 8am - 8pm, Monday - Saturday from anywhere in Australia;

Visit: at any of our branches in person;

Online: stgeorge.com.au/contact-us/email-customer-relations – using our secure feedback form to provide feedback, share your suggestions, or provide a complaint or compliment; or

Mail: Reply Paid 5265, Sydney NSW 2001, Australia.

BANK OF MELBOURNE.

Phone: 13 22 66 – call centres are open 8am – 8pm, Monday – Saturday from anywhere in Australia;

Visit: at any of our branches in person;

Online: bankofmelbourne.com.au/contact-us/email-customer-relations – using our secure feedback form to provide feedback, share your suggestions, or provide a complaint or compliment; or

Mail: Reply Paid 5265, Sydney NSW 2001, Australia.

BANKSA.

Phone: 13 13 76 – call centres are open 8am – 8pm, Monday – Saturday from anywhere in Australia;

Visit: at any of our branches in person;

Online: banksa.com.au/contact-us/email-customer-relations – using our secure feedback form to provide feedback, share your suggestions, or provide a complaint or compliment; or

Mail: Reply Paid 5265, Sydney NSW 2001, Australia.

BT.

Phone: 132 135 – call centres are open 8am – 6:30pm, Monday – Friday (Sydney/Melbourne time);

Online: secure.bt.com.au/contact-us/contact-form.asp – using our secure feedback form to provide feedback, share your suggestions, or provide a complaint or compliment; or

Mail: Reply Paid 5265, Sydney NSW 2001, Australia.

ASGARD.

Phone: 1800 998 185;

Online: secure.bt.com.au/contact-us/contact-asgard.asp – using our secure contact form to ask an account specific question, ask a general question, share your suggestions, provide a complaint or compliment; or

Mail: PO Box 7490, Cloisters Square WA 6850, Australia.

RAMS.

Phone: +612 9647 6967, Monday – Friday 8am – 8pm, Saturday and Sunday 9am – 5pm;

Visit: a RAMS Home Loan Centre;

Online: RAMS.com.au; or

Mail: RAMS Privacy Officer, Locked Bag 5001, Concord West NSW 2138, Australia.

CAPITAL FINANCE.

Phone: 1300 300 309;

Email: privacy_officer@capital-finance.com.au; or

Mail: 1 King Street, Concord West NSW 2138, Australia.

13. CHANGES TO THIS POLICY.

We may change the way we handle personal information from time to time. If we do so, we will update this Policy. An up-to-date version of this Policy is available at any time at westpac.com.au/privacy/overseas-privacy-and-data-protection-policies/

