



We are bound by the Privacy Act 1988 (Cth) and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information, including ensuring the quality and security of your personal information.

This privacy policy explains how we manage your personal information when you apply for a RAMS franchise.

What kinds of personal information do we collect and hold, and why do we do so?

When you apply for a franchise with us, we may ask for identification information from you to process your application. This could include your name, address, contact details and date of birth. We may also collect information about your personal circumstance, work experience, business experience, and financial position.

The collection of sensitive information is restricted by the Privacy Act. This includes information about your religion, racial or ethnic origin, political opinions, criminal record, and sexual orientation. It also includes health information and biometric information. We may collect some sensitive information about you, including information about your criminal history. You acknowledge consent has been provided for us to collect and use your sensitive information for the purpose of assessing your application for a franchise with us.

If you do not provide all the information we request, we may not be able to process your application.

Throughout the term of your franchise, we may collect and hold additional personal information about you. This could include making a record of queries or complaints you make.

We collect most personal information directly from you. Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- publicly available sources of information, such as public registers;
- your representatives (including your legal adviser, financial adviser, executor, administrator, guardian, trustee, attorney, spouse or partner);
- your referees or past employers;
- other organisations, who jointly with us, provide services to you; and
- commercial information service providers, such as companies that provide criminal reports or fraud prevention reports.

We may collect your information:

- to assess your eligibility to apply for a franchise;
- to assess your application for a franchise;
- to allow you access to our computer systems (as necessary) so that you may perform your responsibilities in your capacity as a principal of the franchise;
- for administration and management of relationships with the Westpac Group, including but not limited to providing the franchise business with appropriate products, services and training, monitoring the business's performance as our representative and the investigation and resolution of any complaints; and
- to facilitate our internal business operations, including but not limited to payment of commissions and fulfilment of any legal and contractual obligations.

We may use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business.

Who do we disclose your personal information to and why, and do we disclose personal information overseas?

We may disclose your personal information to other members of the Westpac Group for compliance, reporting, dispute resolution or litigation purposes.

We may also disclose your personal information to:

- if you give an authority for your financial or legal adviser to obtain information from us, your legal or financial adviser; and
- other principals or directors of the franchise company;
- the franchise network, including other franchisees and loan writers;
- our agents, contractors and external service providers (for example, technology service providers);
- our insurers;
- other organisations, who jointly with us, provide services to you;
- our financial advisers, legal advisers or auditors;
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- external dispute resolution schemes; and
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.



We may disclose your personal information to a recipient which is located outside Australia. This includes:

- Westpac Group companies located in China, India, Singapore, New Zealand, United Kingdom, United States; and
- Westpac Group's service providers which are likely to be located in India.

We have obligations to disclose personal information to government agencies and regulators in Australia and overseas. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By applying for a franchise, you consent to these disclosures.

How do we hold your personal information?

Much of the personal information we hold will be stored electronically in secure data centres owned by the Westpac Group or third party service providers. These data centres are located in Australia. Some information we hold about you will be stored in paper files. We use a range of security measures to protect the personal information we hold.

For example:

- access to our data centres are controlled through identity and access management;
- employees are bound by internal information security policies that require employees to keep information secure and undertake training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

Your consent

You understand and agree that:

- we may use your personal information for the purposes described above; and
- we may disclose the information you supply to us in the ways described above.

If you choose not to consent or you do not provide all the information we request, we may not be able to process or properly consider your application for a RAMS franchise.

Access to and correction of personal information

You can request access to the personal information we hold about you. You can also ask for corrections to be made. To do so, please contact your RAMS Operational Risk and Compliance – OCR@rams.com.au.

There is no fee for requesting that your personal information is corrected or for us to make corrections. In processing your request for access to your personal information, a reasonable

cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

Resolving your privacy concerns and complaints

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact RAMS Operational Risk and Compliance – OCR@rams.com.au

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 business days but some complaints 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.

If you are unhappy with our response, there are other bodies you can go to.

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information.

The Commissioner can be contacted at:

Online: www.oaic.gov.au
Email: enquiries@oaic.gov.au
Phone: 1300 363 992
Mail: GPO Box 5218, Sydney NSW 2001

We will update our privacy policy from time to time.

Definitions

"We", "our", "us" or "RAMS" means RAMS Financial Group Pty Limited ABN 30 105 207 538.

"Westpac Group" means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.