



When you trust us with your personal information, you expect us to protect it and keep it safe. Our privacy policy is shown below or you can view a summary of the policy, download the pdf version or contact us for a free printed version.

Download our Credit Reporting Policy and our Statement of Notifiable Matters.

We are bound by the Privacy Act 1988 (Cth) ('Privacy Act') 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, as well as ensuring the quality and security of your personal information.

If you would like more information about how we protect your privacy, please contact us.

For our customers located in the European Union

From 25 May 2018, the General Data Protection Regulation (GDPR) regulates the processing of personal information under European Union (EU) law. The GDPR aims to protect the information relating to individuals in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and processing of your personal information is regulated by the GDPR if:

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

Please refer to the [Westpac Group's EU Data Protection Policy](#) for information about how we manage your personal information under the GDPR.

About this policy

This privacy policy explains how we manage your personal information. Please refer to the Credit Reporting Policy for information on our management of your credit information.

What is personal information?

Personal information includes any information or opinion about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it.

The information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services effectively.

What kinds of personal information do we collect and hold?

When you apply for our products or services we may ask for identification information. This could include your name, address, contact details and date of birth. We may also collect your tax

file number if we are authorised to collect it and if you choose to supply it. If you apply for insurance, we may collect information about what is being insured, the beneficiaries, and your health and financial situation, depending on the type of insurance.

Throughout the life of your product or service, we may collect and hold additional personal information about you. This could include transaction information or making a record of queries or complaints you make and, if you make an insurance claim, collecting additional information to assess the claim.

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.

Generally, we only collect this sort of information if it is necessary to provide you with a specific product or service and you have consented to that collection. For example, we may collect health information about you to process a claim under an insurance policy or collect voice biometric information to verify your identity or authorise transactions.

For what purposes do we collect, hold, use and disclose personal information?

The main reason we collect, use, hold and disclose personal information is to provide you with products and services.

This includes:

- checking whether you are eligible for the product or service;
- assisting you where online applications are not completed;
- providing the product or service; and
- helping manage the product or service.

We may also 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 to help us run our business. We may also use your information to tell you about products or services we think may interest you.

How do we collect personal information?

We collect most personal information directly from you. For example, we will collect your personal information when you apply for or use a product or service or talk to us in person or on the phone.

We also collect information from you electronically. For instance, when you visit our website or whenever you apply for or access our products and services electronically (see "Do we collect personal information electronically?").

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:

- other 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;
- commercial information service providers, such as companies that provide fraud prevention reports; and
- insurers, re-insurers and health care providers.

What laws require or authorise us to collect personal information?

We are required or authorised to collect:

- certain identification information about you by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1);
- your Tax File Number, if you choose to provide it, by the Income Tax Assessment Act 1936 (Cth);
- if you have applied for credit or provide a guarantee, certain information about your financial position under the National Consumer Credit Protection Act 2009 (Cth), and if you give us a mortgage security, certain identification information under property laws in some states and territories; and
- certain information in relation to your application if you have applied for insurance as required by the Insurance Contracts Act 1984 (Cth).

How do we hold personal information?

Much of the information we hold about you will be stored electronically in secure data centres which are located in Australia and owned by either the Westpac Group or external service providers. Some information we hold about you will be stored in paper files. We use a range of physical and electronic security measures to protect the security of the personal information we hold. For example:

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

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

We may share your personal information with other companies within the Westpac Group. We may also provide personal information about our customers to organisations outside the Westpac Group. To protect personal information, we enter into contracts with our

service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information we disclose to them for the specific role we ask them to perform.

Generally, we disclose personal information to organisations that help us with our business. These may include:

- our agents, contractors and external service providers (for example, mailing houses and technology service providers);
- authorised representatives and credit representatives who sell products and services on our behalf;
- 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;
- other financial services organisations, including banks, superannuation funds, stockbrokers, custodians, funds managers and portfolio service providers;
- debt collectors;
- our financial advisers, legal advisers or 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; and
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

We may also disclose your personal information to others outside the Westpac Group where:

- we are required or authorised by law or where we have a public duty to do so;
- you may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- we are otherwise permitted to disclose the information under the Privacy Act.

Do we disclose personal information overseas?

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

- Westpac Group's service providers which are likely to be located in New Zealand, India, the Philippines, China and the United States; and
- for international transactions, such as currency exchanges, we may need to disclose your information to the corresponding international party in order to process the transaction. The countries we disclose your information to will depend on the details of the transaction you ask us to carry out.



Do we use other parties to collect and hold personal information?

In certain circumstances, other parties may collect and hold information on our behalf. For example:

- If you apply for a product or service through a RAMS Home Loan Centre, the franchisee that operates that centre will collect your information on our behalf.
- If you contact our call centre, the external service provider that operates the call centre will collect your information on our behalf. We will exchange personal information about you with these parties and their employees.

Do we use or disclose personal information for marketing?

We will use your personal information to offer you products and services we believe may interest you, but we will not do so if you tell us not to. These products and services may be offered by a member of the Westpac Group or one of its preferred suppliers. We may offer you products and services by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising through Westpac Group or non-Westpac Group websites.

We may also disclose your personal information to RAMS franchisees and other companies outside the Westpac Group who assist us to market our products and services to you.

If you don't want to receive marketing offers from us please contact us.

Do we collect personal information electronically?

We will collect information from you electronically, for instance through internet browsing, mobile or tablet applications.

Each time you visit the RAMS website, we collect information about your use of the website, which may include the following:

- the date and time of visits;
- which pages are viewed;
- how users navigate through the site and interact with pages (including fields completed in forms and applications completed);
- location information about users;
- information about the device used to visit the RAMS website; and
- IP addresses.

We use technology called cookies when you visit the RAMS site. Cookies are small pieces of information stored on your hard drive or in memory. They can record information about your visit to the site, allowing it to remember you the next time you visit and provide a more meaningful experience.

One of the reasons for using cookies is to offer you increased security. The cookies we send to your computer cannot read your hard drive, obtain any information from your browser or

command your computer to perform any action. They are designed so that they cannot be sent to another site, or be retrieved by any non-Westpac Group site.

We won't ask you to supply personal information publicly over Facebook, Twitter, or any other social media platform that we use. Sometimes we may invite you to send your details to us via private messaging, for example, to answer a question about your account. You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

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 us.

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.

Notifiable data breaches

From February 2018, the Privacy Act includes a Notifiable Data Breaches (NDB) scheme which requires us to notify you and the Office of the Australian Information Commissioner (OAIC) of certain data breaches and recommend steps you can take to limit the impacts of a breach (for example, a password change).

The NDB scheme requires us to notify about a data breach that is likely to result in serious harm to affected individuals. There are exceptions where notification is not required. For example, where we have already taken appropriate remedial action that removes the risk of serious harm to any individuals.

If we believe there has been a data breach that impacts your personal information and creates a likely risk of serious harm, we will notify you and the OAIC as soon as practicable and keep in close contact with you about the nature of the breach, the steps we are taking and what you can do to reduce the impacts to your privacy.

If you believe that any personal information we hold about you has been impacted by a data breach, you can Contact us using the contact details over the page.



Resolving your privacy concerns and complaints – your rights

If you have a question or complaint about how your personal information is being handled by us, our affiliates or contracted service providers, please contact us first by using the contact details provided below.

Delivering on our service promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within five (5) business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our Customer Solutions Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

Contact us

You can contact us in the following ways:

- calling 13 RAMS, that's 13 7267
- emailing privacy_officer@ramsservices.com.au
- in person – at a RAMS Home Loan Centre
- online at rams.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or
- write to us – at Locked Bag 5001, Concord West NSW 2138

Our Privacy Officer can also be contacted in relation to privacy concerns by writing to:

Locked Bag 5001, Concord West NSW 2138

If you are still unhappy

If you are not satisfied with our response or handling of your complaint, you may contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA's terms of reference.

Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Online: www.afca.org.au

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner (OAIC) if you have raised a complaint with us and you're not happy with our response or have concerns about the way we handle your personal information.

Office of the Australian Information Commissioner
GPO Box 5218 Sydney NSW 2001

Phone: 1300 363 992

Online: www.oaic.gov.au

Email: https://forms.business.gov.au/smartforms/landing.htm?formCode=APC_PC

Changes to the Privacy Policy

We may change the way we handle personal information from time to time for any reason. If we do so, we will update this Privacy Policy. An up-to-date version is available on

[RAMS.com.au](https://rams.com.au)

Meaning of words

RAMS means RAMS Financial Group Pty Limited (ABN 30 105 207 538) – a wholly owned subsidiary of Westpac Banking Corporation (ABN 33 007 457 141).

We, us or our means:

- RAMS Financial Group Pty Limited
- Westpac Banking Corporation in its capacity as the credit provider for RAMS home loans and issuer of RAMS deposit products
- St.George Life Limited (ABN 88 076 763 936) in its capacity as the issuer of RAMS Home Loan Protection Insurance
- as the context dictates.

Westpac Group means Westpac Banking Corporation and its related bodies corporate