

Extra Care Privacy Notice.

Important information about our collection, use and disclosure of your personal information.

We recognise that you may need additional support to access our products and services and do your banking. You may need to communicate with us in a certain way, or you may be experiencing adverse circumstances or separating from a partner. We can work with you to find suitable arrangements and assist you to be in control.

We may collect information about your personal circumstances and the assistance you require. We do this so that when you come to us, we know what type of extra care you might need without you having to remind us each time, and so we can help you access the services you need. We may also use this information to work out what products or services (such as credit products) might suit you. Where you agree, the information we collect may include sensitive information such as racial or ethnic origin information, or health information.

We may disclose your personal information to other members of the Westpac Group, our service providers and, where you agree, independent support and advocacy referral services.

In this Notice, 'we', 'our', 'us' 'Westpac Group' means RAMS Financial Group Pty Limited, Westpac Banking Corporation and its Australian related body corporates. This Privacy Notice also applies to the collection, use and disclosure of personal information by RAMS franchisees who own and operate RAMS home loan centres where such personal information is provided to the Westpac Group for the purpose of providing extra care in assessing your suitability and/or your application for, managing and liaising or providing offers in respect of a RAMS product or service.

If you want to withdraw your consent to us using and disclosing your sensitive information (like health information or racial/ethnic origin information) to provide you with extra care, you can do this at any time visiting a RAMS home loan centre or calling us on the number below.

This Privacy Notice should be read together with our Privacy Statement, which includes further information about how we handle your personal information, including how you can access or correct the personal information we hold about you, or complain about a breach of your privacy. Our Privacy Statement is available at rams.com.au/privacy/privacy-statement or by calling 13 7267.

Accessibility support.

- At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS).
- To use the NRS, visit infrastructure.gov.au/national-relay-service