

Financial Hardship Privacy Notice.

When you make a financial hardship application in relation to credit to which the *National Consumer Credit Protection Act 2009* (Cth) ('Credit Act') applies, we (Westpac Banking Corporation, as credit provider for RAMS Home Loans, and our Australian related body corporates, **Westpac Group**) collect your personal information (including sensitive information) in that application or any information that you subsequently provide to us (or that we generate) as a result of us responding to your application and providing assistance to you.

We collect this information to assess your hardship application and, if you are successful, to provide any agreed financial hardship assistance, relief or measures. If you do not provide this information, we may need to reject your application.

We may disclose hardship information to:

- any person authorised by you in writing to assist you to deal with us, including in making your financial hardship application or requesting access to personal information (including credit eligibility information) we hold about you;
- if your financial hardship application relates to credit we have provided to you and one or more other person ('co-borrower'), to the co-borrower;
- any guarantor under a guarantee related to the credit contract;
- our agents, contractors and service providers that assist us with processing hardship applications; and
- other members of the Westpac Group.

This Privacy Notice should be read together with our [Privacy Statement](#), which includes further information about how we handle your personal information, including:

- if you enter a financial hardship arrangement in relation to credit to which the Credit Act applies, we are required to disclose this to credit reporting bodies. Financial hardship information only stays on your credit report for 12 months; and
- how you can access or correct the personal information you provide to us or complain about a breach of your privacy.

The Privacy Statement is available on our website 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