

Privacy Statement and Consent to Use Your Information

This Statement explains how Bankwest ("we/us/our") collects, uses and discloses personal information and provides your consent for us to send communications about products/services. Personal information is information about and which identifies an individual, including information about credit worthiness, standing, history and capacity.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person who we are, that we will use and disclose that information for the relevant purposes set out below and that they can access the information we hold about them. You should also refer to our Privacy Policy at www.bankwest.com.au

Purposes for which we collect and use personal information

You agree that personal information about you provided to us at any time in regard to a facility may be held and used by us to assess and process the application for the facility, establish, provide and administer the facility, execute your instructions and, as relevant, comply with legislative/regulatory requirements, consider other applications you make, perform administrative tasks including systems development, testing, credit scoring and training, manage our rights/obligations regarding external payment systems, conduct market/customer satisfaction research, develop and administer arrangements (e.g. rewards programs) with organisations for the promotion, administration and use of our and their products/services, develop and identify products/services that may interest you, and tell you about them (unless you ask us not to). You also consent to our collection of sensitive personal information (e.g. membership of a professional or trade association).

We are required by law to collect information to identify and verify you. Also, without your information, we may not be able to provide a facility.

Disclosure of personal information

You agree we may disclose personal information about you, as appropriate, to our related bodies corporate, assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents, advisers, referees, executor, administrator, trustee, beneficiary if you are a trustee, guardian or attorney, law enforcement, regulatory and government bodies, anyone who introduces you to us, your franchisor, payment systems operators, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions, and other organisations with whom we have arrangements (including our related bodies corporate) and their agents for the supply and (unless you tell us not to) marketing of our respective products and services. You also agree to such disclosure to an organisation overseas which is not subject to privacy obligations equivalent to those applying to us.

Access to your personal information, contacting us and contacting you

You may access information we hold about you at any time in accordance with the Privacy Act 1988. Unless you ask us, by calling 13 17 18, not to contact you about products and services and not to disclose your information to others for that purpose, you consent to us contacting you by telephone while you hold any facility with us notwithstanding registration at any time of your telephone number on the Do Not Call Register.

Receiving commercial electronic messages

You consent to us sending commercial electronic messages (including messages about our products and services and the products and services of any third party) to any electronic address which you provide or for which you are responsible. You warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses.