

## What you need to know

### 1. Credit checks and credit reporting

When you apply to us for credit or propose to be a guarantor, we need to know if you're able to meet repayments under your agreement with us. We also want to avoid giving you further credit if this would put you in financial difficulty. One of our checks involves obtaining a credit report about you.

### 2. Credit reports

A credit report contains information about your credit history which helps credit providers assess your credit applications, verify your identity and manage accounts you hold with them. Credit reporting bodies collect and exchange this information with credit providers like us and other service providers such as phone companies.

The Privacy Act limits the information that credit providers can disclose about you to credit reporting bodies, as well as the ways in which credit providers can use credit reports.

### 3. What information can we exchange with credit reporting bodies?

The information we can exchange includes your identification details, any applications for credit you have made, any significant default we have notified you of and whether you have committed a serious credit infringement (such as fraud). We also ask credit reporting bodies to provide us with an overall assessment score of your creditworthiness.

In accordance with comprehensive credit reporting, we will also provide credit reporting bodies with what type of loans you have been approved for, how much you've borrowed and whether or not you've met your loan payment obligations.

The credit reporting bodies we use are Equifax Solutions Ltd, Experian Australia Credit Services Pty Ltd and illion. You can download a copy of their respective privacy policies at:

- Equifax – [www.equifax.com.au](http://www.equifax.com.au)
- Experian – [www.experian.com.au/credit-services](http://www.experian.com.au/credit-services)
- illion - [www.illion.com.au](http://www.illion.com.au)

Visit the website of one of the credit reporting bodies listed above to obtain a free copy of your credit report.

### 4. What do we do with credit-related information?

We use information from credit reporting bodies to confirm your identity, assess applications for credit, manage our relationship with you and collect overdue payments. We may also use this information as part of arriving at our own internal assessment of your creditworthiness.

We store credit-related information with your other information. You can access credit-related information we hold about you, request us to correct the information and make a complaint to us about your credit-related information. For information about countries to which your information may be sent please refer to our Privacy Policy.

We keep your hard-copy or electronic records on our premises and systems or offsite using trusted third parties. For more on our security safeguards please refer to our Privacy Policy.

### 5. Other rights you have

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this. Also, if you've been, or have reason to believe that you're likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

### 6. Can I get access to the credit information that you hold about me?

You can visit a branch or call us to request access to credit information we hold about you from credit reporting bodies, or on which we based a decision on that information. We will provide you with access to the information and may ask you to check with credit reporting bodies as to what information they hold about you to ensure it's accurate and complete.

Is there a fee?

There is no fee for making the initial request, but in some cases there may be an access charge to cover the time we spend locating, compiling and explaining the information you ask for. Generally, the access charge is a flat fee plus any photocopying costs or other out-of-pocket expenses. You'll need to make the payment before we start, unless you've authorised us to debit your account.

How long does it take to gain access to my information?

We try to make your information available within 30 days of your request. Before we give you the information, we'll need to confirm your identity.

Can you deny or limit my request for access?

In certain circumstances we're allowed to deny your request, or limit the access we provide. For example we might not provide you access to commercially sensitive information. Whatever the outcome, we'll write to you explaining our decision.

### 7. Can I correct my information?

You can ask us to correct any inaccurate information we hold or have provided to others (including credit-related information) by contacting us using the details in section 9. If the information that is corrected is information we have provided to others, you can ask us to notify them of the correction. We don't charge a fee for these requests.

If your request relates to credit-related information provided by others, we may need to consult with credit reporting bodies or other credit providers. We'll try to correct information within 30 days. If we can't complete the request within 30 days, we'll let you know the reason for the delay and try to agree a timeframe with you to extend the period.

If we're able to correct your information, we'll inform you when the process is complete.

If we disagree with you that information should be corrected, we'll let you know in writing our reasons.

### 8. Making a credit related complaint

We accept that sometimes we can get things wrong. If you have a concern about your privacy (including credit-related matters), you have a right to make a complaint and we'll do everything we can to put matters right.

How do I make a complaint?

To lodge a complaint, please get in touch with us using your point of contact or one of the customer service teams set out in section 9. We'll review your situation and try to resolve it straight away. If you've raised the matter through your point of contact or our customer service teams and it hasn't been resolved to your satisfaction, please contact our Customer Care team using the details in section 9.

How do we handle a complaint?

We acknowledge every complaint we receive and provide our name, a reference number and contact details of the investigating officer. We keep you updated on the progress we're making towards fixing the problem.

Usually, it takes only a few days to resolve a complaint.

If your complaint is about our practices relating to credit-related information, then we may need to consult with other organisations, including credit reporting bodies or credit providers.

We will acknowledge receipt of the complaint within seven days. If we can't resolve the matter within 30 days, we'll contact you and explain the reason for the delay, the expected timeframe to resolve the complaint and seek your agreement to extend the period.

External review

If you're not satisfied with our handling of your matter, you can refer your complaint to external dispute resolution. We suggest you do this only once you've first followed our internal complaint processes set out above.

The Australian Financial Complaints Authority (AFCA) scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA will consider privacy disputes if they're about the provision of credit, the collection of a debt, credit reporting or the banker-customer relationship, or if the privacy issue is part of a broader dispute with us. Please contact AFCA at 1800 931 678, online at [www.afca.org.au](http://www.afca.org.au) or write to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 or [info@afca.org.au](mailto:info@afca.org.au).

If your complaint is about the way we handle your personal information, you may also contact the Office of the Australian Information Commissioner by calling them at 1300 363 992, online at [www.oaic.gov.au](http://www.oaic.gov.au) or writing to the Office of the Australian Information Commissioner, GPO Box 5218 Sydney NSW 2001.

### 9. How to contact us or find out more

Our website	<b><a href="http://www.bankwest.com.au">www.bankwest.com.au</a></b>
For privacy related queries, access or correction requests, or complaints, or to request a printed version of this policy	<p><b>Step 1: Talk to us</b>                  We aim to resolve your query or complaint at your first point of contact with us. You can use your usual point of contact or contact one of our customer service teams:</p> <p><b>Online:</b> Log into your Internet Banking Service and send us an email via the secure "Bankmail" facility located within the message centre.</p> <p><b>Visit a Branch or Business Centre:</b> Find your local branch or centre at <b><a href="http://www.bankwest.com.au/find-us">www.bankwest.com.au/find-us</a></b></p> <p><b>Phone:</b> Call <b>13 17 19</b> for our Customer Help Centre, or <b>13 7000</b> for our Business Support Centre.</p> <p><b>National Relay Service:</b> TTY/Voice: 133 677 or SSR: 1300 555 727</p> <p><b>Step 2: Contact Customer Care</b>                  If you have tried to resolve your query through your point of contact or a customer service team and are not satisfied with the outcome, you can also contact our Customer Care team directly.</p> <p>Call us on <b>1800 650 111</b> between 8am – 8pm local time, 7 days a week</p> <p>Call us from overseas on <b>+61 8 9449 2840</b> (international charges apply)</p> <p>Fax us on <b>1300 259 233</b></p> <p>Complete our online form at <b><a href="https://www.bankwest.com.au/retail-forms/customer-care">https://www.bankwest.com.au/retail-forms/customer-care</a></b> or write to us at:</p> <p><b>Manager Customer Care,                  GPO Box E237, Perth WA 6001</b></p>