

Privacy Statement and Consent to Use Your Information

This Statement explains how Bankwest, Commonwealth Bank of Australia (“CBA”) and subsidiaries of CBA (“we” or “us”) collect, use and disclose personal information and send communications about products and services.

Personal information is information about, and which identifies an individual (such as name and contact details). Your personal information includes information about who you are and your interactions with us such as transactions on your account. It may also include information about you that is publicly available, for example from public registers or made available through social media. When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this Statement as it relates to them.

Purposes for which we collect and use personal information

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act.

You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, for internal processes including risk management and pricing; to administer our relationship with you; to meet our obligations in relation to external payment systems, Government bodies and funding arrangements; to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications we may collect information about your location or activity (including whether you have accessed third party sites) to customise your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it to provide you with a specific product or service.

Exchange of personal information

We may exchange personal information about you with: our related bodies corporate, assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians, attorneys, law enforcement, regulatory and government bodies, anyone who introduces you to us, reward program providers, third parties providing fraud detection services, your franchisor, payment system operators; your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions; other organisations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; participants in a funding scheme; and any financial institution to or from which a payment is made in relation to any account you have or operate.

In some cases, these persons or organisations may disclose your personal information for the purposes of any relationship they have with you or performing functions in relation to you.

Verifying your identity using a credit reporting body (CRB)

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB. You agree to us requesting an assessment and providing your personal information for such an assessment.

Transfer of personal information overseas

Sometimes it may be necessary to send your information overseas – for example where we outsource functions overseas, send information to related bodies corporate, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. These countries include New Zealand, United Kingdom and Ireland. See our Privacy Policy for more information.

Marketing

Unless you tell us not to, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling 13 17 19.

Otherwise, you consent to us contacting you for that purpose, including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide until you withdraw your consent or unsubscribe.

Access to your personal information, contacting us and contacting you

This Statement should be read in conjunction with the Privacy Policy on our website at www.bankwest.com.au or by calling 13 17 19.

You have rights to access your personal information from us, to request us to correct the information, and to make a complaint to us about a breach of your privacy rights in relation to the information. The Privacy Policy includes further information about how you may do this.

Consent

By clicking the link to confirm your application, you agree to its terms and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

If you do not provide the above consent (other than the marketing consent), we will not be able to provide you with the best products and services that suit your needs.