

## How we collect, use and share your personal information

Bankwest is a division of the Commonwealth Bank of Australia (CBA). In this Privacy Collection Notice 'we' or 'us' refers to Bankwest, CBA and its subsidiaries (the CommBank Group). This Privacy Collection Notice describes the main ways we collect, use and share your personal information when you apply for or hold a personal loan, credit card, transaction and/or deposit product.

**This notice should be read in conjunction with our [Privacy Statement](#) at [bankwest.com.au/privacy](#) which explains the other ways we may collect, use and share your personal information, how to access your personal information and correct it when it is wrong and how to make a privacy related complaint and how we will deal with it. If you would like a copy of our Privacy Statement, need more information, or have a privacy concern you can call **13 17 19** anytime. Sometimes we update our [Privacy Statement](#) and you can always find the most up to date version on the Bankwest website.**

**Neither this notice nor our Privacy Statement form part of any contract you have with us.**

### 1. What personal information we collect

The personal information we collect includes:

- information about your identity, such as your name, date of birth and contact details
- information contained in identity documents or government documents
- your Tax Identification Number (TIN) (where applicable)
- information about your interactions with us, such as your transactions, payments and use of our website
- financial information you give us
- for personal loans and credit cards only - your credit history, including information obtained from Credit Reporting Bodies (CRBs).

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf (such as a parent or guardian), the primary card holder (where you are an additional card holder) your agent, an authorised operator of your account, CRBs or other credit providers.

If you give us information about others (such as joint applicant or an additional card holder) you must have their authority and tell them what is in this Privacy Collection Notice.

### 2. Why we collect your personal information and what we use it for

The reasons we collect and use your personal information includes to:

- confirm your identity and manage our relationship with you
- design, price, provide, manage, and improve our products and services
- comply with relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act
- for transaction and deposit accounts only - comply with the Taxation Administration Act 1953 and our international tax reporting obligations where you have an overseas country(s) of tax residence
- for personal loans and credit cards only - assess your application for credit and minimise risk and comply with the responsible lending provisions of the National Consumer Credit Protection Act.

For transaction and deposit accounts only - we are authorised under the Income Tax Assessment Act to collect your Tax File Number. You do not have to provide it, but if you do not, we must withhold a portion of any interest earned on your account.

### 3. Exchanging your personal information with Credit Reporting Bodies (CRBs)

In order to verify your identity we may exchange your name, residential address and date of birth with a CRB to assess whether the information you provided matches the information in any credit file about you. The CRB may provide us with the results of its identity verification assessment and may use your personal information, together with personal information it holds about other people, for the purposes of preparing that assessment.

**You consent** to us providing your personal information to a CRB and requesting an identity verification assessment.

#### **Credit reports (Personal loans and credit cards only)**

Where you apply for a personal loan and/or credit card, we may also need to ask CRBs for your credit report to help us assess your credit application, manage your personal loan and/or credit card, collect overdue payments and act in the event of fraud or serious credit infringement.

#### **Other exchanges (Personal loans and credit cards only)**

Other information we may exchange about you with CRBs includes:

- the type and amount of credit you have applied for
- if you have missed any repayments
- any temporary and permanent financial hardship arrangements that you may have with us
- if you have committed fraud or another serious credit infringement.

The CRBs we use are Equifax Pty Ltd ([Equifax.com.au](#)), Experian Australia Credit Services Pty Ltd ([Experian.com.au](#)) and illion Australia Pty Ltd ([illion.com.au](#)). See the 'Your Credit Information' section in our Privacy Statement at [bankwest.com.au/privacy](#) for key information about credit reporting matters such as how to access and correct information, make a complaint and how we will deal with complaints, tell a CRB not to use your information for direct marketing and what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

#### **4. Exchanging your personal information with other credit providers (Personal loans and credit cards only)**

To assess your application for a personal loan and/or credit card we may exchange your credit eligibility information, such as the type and amount of credit you have open, or have had in the past, your repayment history and any defaults by you with other credit providers. **You consent** to us providing this information to other credit providers for these purposes.

#### **5. Who else we share your personal information with**

Others we may share your personal information with:

- the CommBank Group who can use the information for the same purposes as us
- Government and law enforcement agencies, tax authorities and regulators
- other people related to your account such as account signatories, joint account holders, or people who have authority on your account, as well as other persons where necessary to execute your instructions
- other service providers who help us deliver our personal loan, credit card, transaction and deposit products and other products and services
- for personal loans only – registries that are relevant to the services we provide such as the Personal Properties Securities Registry.

Please read our Privacy Statement at [bankwest.com.au/privacy](http://bankwest.com.au/privacy) for more information about the types of service providers we use, what information we share with them and why we share it.

#### **6. Direct marketing messages**

We may contact you by phone, SMS, in writing or email using the details you have provided us to tell you about products and services we think may be of interest to you. If you do not wish to receive these messages simply call **13 17 19** anytime. You can also unsubscribe from commercial electronic messages using the unsubscribe function included in the message.

Sometimes we use third party service providers such as marketing companies or mail houses to send messages on our behalf. We share your personal information with marketing companies or mail houses so they can send service or direct marketing messages to you and make sure you do not receive messages that are not suitable for you or that you have opted out of.

#### **7. Acknowledgement and Consent**

**You acknowledge** the information in this Privacy Collection Notice and our Privacy Statement at [bankwest.com.au/privacy](http://bankwest.com.au/privacy).

**You consent to us** (where applicable):

- exchanging your personal information with credit reporting bodies to verify your identity (see part 3)
- for personal loans and credit cards only – exchanging your personal information with other credit providers (see part 4)
- sending you direct marketing messages, but you can opt out of receiving them anytime by calling 13 17 19 or by using the unsubscribe function for commercial electronic messages (see part 6).

***If you do not acknowledge and consent to the above we may not be able to provide you with the best products and services that suit your needs.***