

## Transaction Account, Savings Account and Credit Card

- This notice tells you about the main ways Bankwest collects, uses and shares information we collect or hold about you.
- Bankwest is part of the Commonwealth Bank of Australia. In this notice 'we' or 'us' means Bankwest, Commonwealth Bank of Australia and other companies that are part of the CommBank Group.
- You should read this notice carefully and read the Privacy Statement on the Bankwest website.
- Our Privacy Statement tells you:
  - how to access and correct your information.
  - how to make a complaint and how we will deal with complaints.
- This notice and our Privacy Statement do not form part of any contract you have with us.
- You can call **13 17 19** any time for more information.

### Information for all customers

#### 1. Information we collect from you

This includes:

- Your name, date of birth, contact details and job type so we can confirm who you are.
- Details from identity or government documents.
- How you use our website, online banking and the App and the way you use your account.
- Your Tax File Number (TFN). We are allowed to collect your TFN under taxation laws. You don't have to give us your TFN, but if you don't we may need to withhold some interest on your account.
- Your Tax Identification Number (TIN) if you are a tax resident of another country.

#### 2. Who we collect your information from

- You.
- Your parent or guardian or someone acting for you.
- A joint applicant.
- Someone you have allowed to operate your account.

If you give us information about someone else, you must have their permission and tell them what is in this notice.

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

This includes:

- To confirm who you are.
- To complete your application.
- To manage our relationship with you.
- To help us manage our business and products.
- To help us investigate fraud or suspicious matters and stop it happening in the future.
- To comply with laws. This includes any relevant taxation laws, the Anti-Money Laundering and Counter-Terrorism Financing Act and National Consumer Credit Protection Act.
- To contact you, including to tell you about products and services we think may be of interest to you.

#### 4. Sharing Information with Credit Reporting Bodies (CRBs)

- We may share your name, home address and birth date with CRBs to confirm who you are. They may provide us with a report confirming this.
- The CRBs we use are Equifax (Equifax.com.au), Experian (Experian.com.au) and illion (illion.com.au).

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

This includes:

- The CommBank Group who can use the information for the same uses as us.
- Government and law enforcement agencies, tax authorities and regulators.
- Other people related to your account such as:

- someone you have allowed to operate your account.
  - someone you have a joint account with.
  - other persons where it is required to complete your instructions.
- Other businesses that help us deliver our products and services and contact you on our behalf. For more information, about these businesses and what information we share and why we share it, please read our Privacy Statement.

#### **Additional information for customers applying for or holding a credit card**

##### **6. Additional information we collect and use**

###### **We may also collect:**

- your financial information that you give us.
- your credit history, including information from a credit reporting body. See **part 4** for more information.

###### **Who we collect your information from:**

- from other credit providers.
- from a credit reporting body.
- from the primary card holder where you are the additional card holder.

###### **What we use your information for:**

- to assess your application for credit.
- minimise risk.
- comply with the responsible lending provisions of the National Consumer Credit Protection Act.

##### **7. Sharing information with Credit Reporting Bodies (CRBs)**

- When you apply or hold a credit card, we share information with Credit Reporting Bodies so they can:
  - assess if the information you give us matches the information in any credit file about you.
  - use your personal information together with personal information it holds about other people to make that assessment.
- We may also need to ask the credit reporting bodies for your credit report to help us assess your credit application, manage your credit card, collect overdue payments and act in the event of fraud or serious credit infringement.
- **Other information we may exchange about you** with the credit reporting bodies includes:
  - the type and amount of money you have asked to borrow.
  - missed payments history.
  - temporary and permanent financial hardship arrangements that you have with us.
  - information if you have committed fraud or another serious credit infringement.
- For more information about your credit information please read our Privacy Statement on the website and includes:
  - how to tell credit reporting bodies not to use your information for direct marketing.
  - what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

##### **8. Sharing your information with other credit providers**

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.
- **We need your consent** to allow us to exchange your credit eligibility information with other credit providers.

##### **9. Acknowledgement and Consent (all Customers)**

- **You acknowledge** the information in this Privacy Collection Notice and our Privacy Statement on our website.
- **You consent** to us exchanging your personal information with credit reporting bodies to verify your identity (see **part 4**).

- **For credit cards only, you consent** to us exchanging your personal information with:

- Credit reporting bodies (see **part 7**).
- Other credit providers (see **part 8**).