

BankSA Referrers' Privacy Notice

This BankSA Referrers' Privacy Notice is provided by Westpac Banking Corporation (ABN 33 007 457 141) referred to as "We", "our" and "us".

When we refer to the **Westpac Group**, we refer to us and our Australian related body corporates.

A **BankSA Referrer** is an individual accredited with us to refer our business and who introduces retail mortgage lending applicants to us.

We are bound by the *Privacy Act 1988* (Cth) (**Privacy Act**) and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, hold, manage, use and disclose your personal information, as well as ensuring the quality and security of your personal information.

About this BankSA Referrer Privacy Notice

This BankSA Referrer Privacy Notice applies to the collection, use and disclosure of personal and sensitive information relevant to your application for, and ongoing performance of your activities as a, BankSA Referrer. For these activities, it operates in place of the Westpac Privacy Statement, however any personal information collected, used or disclosed outside of your BankSA Referrer application for and ongoing performance of your activities as a BankSA Referrer will be in accordance with the [Privacy Statement](http://www.banksa.com.au/privacy/privacy-statement) available at www.banksa.com.au/privacy/privacy-statement

If you do not provide the personal information we require or provide your consent to our collection, use and disclosure of your sensitive information, we may be unable to process your application and/or renew, update, extend or continue your role as a BankSA Referrer or continue to allow you to refer customers to us.

What kinds of personal information do we collect and hold?

The types of personal information we collect and hold about you includes:

- your name, address, date of birth, signature and contact details;
- copies of government issued identification including your driver licence and passport. This will include government identifiers such as your passport number or driver licence number;
- information about your personal circumstances including your work experience, business experience and any professional certifications;
- information about your financial position and bank account information;
- interactions and other information from your face to face or phone interactions with us including questions you ask and complaints you make or are made that relate to you;
- digital or electronic information where you interact with us through our digital channels such as our webpages and portals; and
- publicly available personal information including, for example, searches of *Australian Securities and Investment Commission* registers and information about your work history.

Where you have provided your consent, the types of sensitive information we collect and hold about you include:

- health information that may be on your driver licence or other identification documents;
- information about your ethnicity or racial origin that may be included on other government identification, for example, your passport; or
- a photograph, image or screenshot including your face taken during any virtual meeting we may have with you.

How, when and for what purposes do we collect your personal information?

We collect your personal information from you when you interact with any Westpac Group Australian business to:

- register your interest in, enquire about or apply for the role of BankSA Referrer;
- assess your application to be a BankSA Referrer including completing the onboarding process if you are successful;
- administer and manage your relationship with us and other members of the Westpac Group, including but not limited to your performance of activities as a BankSA Referrer, renewing, extending, maintaining, or otherwise managing your role as a BankSA Referrer. This may include providing the appropriate products, services and training and the investigation and resolution of any complaints;
- provide us with feedback or make a complaint;
- use our online service or use our mobile or tablet applications in connection with your application for, or your role generally as, a BankSA Referrer;
- visit our websites for information about being a BankSA Referrer;
- facilitate our internal business operations including payment of commissions and fulfilment of any legal and contractual obligations; and
- talk to us (including by us recording some of your telephone calls with us), email us, do business with us or otherwise interact with us as a BankSA Referrer.

We collect personal information directly from you except where it is unreasonable or impractical for us to do so. We may collect personal information indirectly where it is relevant to your application, renewal, extension or management of your role with us as a BankSA Referrer from:

- our customers in relation to complaints about you;
- publicly available sources of information (**'public registers'**). These may include:
 - ASIC - company, ABN, banned and disqualified persons register, insolvency register and bankruptcy register searches,
 - practitioners' searches such as the tax practitioner's board, and,
 - social media including Facebook and LinkedIn where that is relevant to your application or renewal, extension or management of your role as a BankSA Referrer.
- commercial information service providers for example, Equifax,
- your referees, current employers or past employers; and
- organisations that support us to identify, investigate or prevent fraud or other misconduct.

How will we use and disclose your personal information?

We will use your personal information when we:

- contact you;
- verify your identity and aspects of your financial situation;
- record that we have met our legal obligations to identify you;
- to validate and verify information provided by you, such as your work experience and any qualifications that you tell us you have;
- make any payments to your nominated bank account that are required under our agreement with you;
- conduct any investigations that may involve you;
- prevent or detect fraud, crime or other activity that may cause harm in relation to our products or services;
- respond to or otherwise deal with any questions, concerns or complaints –
 - that customers may make about you; and/or
 - that you may make to us about or connected to your role as a BankSA Referrer;
- monitor and report on your performance as a BankSA Referrer and any referrals that you make to us;
- share information with government agencies, regulators and foreign government agencies for legal and regulatory requirements;
- comply with legislative or regulatory requirements in any jurisdiction including the National Consumer Credit Protection Act 2009 (Cth), the *National Consumer Credit Protection Regulation 2010* (Cth) the *Privacy Act* or the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth); and
- record where we have conducted a virtual meeting with you regarding your application, renewal, extension, maintenance of your role as a BankSA Referrer to verify information you have provided.

We will disclose your personal information to:

- our customers to provide information about the referral and/or commissions or when dealing with complaints or enquiries that may involve you;
- our associated entities, service providers and agents that help us run our business including managing BankSA Referrers, such as businesses, contractors and external service providers (for example, technology service providers);
- other companies within the Westpac Group to administer and manage your relationship with the Westpac Group as a BankSA Referrer and for risk management;
- financial services organisations, payments system operators including insurers to run our business and manage BankSA Referrers including to make payments to you;
- our professional advisors including financial advisers, legal advisers or auditors to obtain their professional or other services to obtain those services and advice in connection with BankSA Referrers;
- fraud bureaus or other organisations to identify, detect, investigate or prevent fraud or other misconduct;
- publicly available registers to record personal information about you where reasonably necessary;

- investors in, and prospective purchasers of, our business or assets;
- external dispute resolution schemes and complaints bodies that assist our customers in resolving complaints;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction where required or authorised by law to do so;
- any entity where you may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- to any entity where we are permitted to disclose your personal information under the *Privacy Act*.

Do we disclose personal information overseas?

We disclose your personal information (including your sensitive information) outside Australia for the purposes noted above, including to:

- organisations operating overseas with whom we partner and our contracted service providers operating overseas, which are likely to be located in New Zealand, United States, Canada, India, the Philippines, UK, Malaysia and Brazil; and
- Westpac Group companies located in China, Hong Kong, India, Singapore, New Zealand, UK, United States, Fiji and Papua New Guinea.

Laws that require or authorise us to collect, use and/or disclose your personal information

Certain laws require us to collect, use and/or disclose your personal information in particular circumstances, including:

- to maintain and make available on request a register of referrers and comply with our other obligations under the *National Consumer Credit Protection Act 2009* (Cth) and *National Consumer Credit Protection Regulations 2010* (Cth);
- to verify your identity and comply with our other obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth); and
- if we are required to disclose personal information to receivers or bankruptcy trustees (or similar) under the *Bankruptcy Act 1966* (Cth) and *Corporations Act 2001* (Cth).

Your obligations when sharing the personal information of other individuals

Before you provide another person's personal information to us that relates to your application or ongoing performance of your activities as a BankSA Referrer, you must make them aware:

- that you will be doing this,
- the contents of this BankSA Referrer Privacy Notice and any other relevant privacy notices, and,
- that we will collect, use and share their personal information in accordance with this BankSA Referrer Privacy Notice or under our [Privacy Statement](#), whichever applies to the personal information you have shared.

Personal information of any individuals you may refer to us while you are a BankSA Referrer will be managed under our [Privacy Statement](#).

How do we protect and secure your personal information?

We take reasonable steps, to protect the security, confidentiality, and integrity of your personal information (including your sensitive information). For example:

- access to information systems is controlled through identity and access management controls,
- employees and our authorised representatives are bound by internal information security policies and are required to keep personal information secure,
- all employees and our authorised representatives are required to complete training about privacy and information security,
- we monitor and review our compliance with internal policies, and
- we regularly assess our security measures against industry best practice.

Access to and correction of personal information

You can request access to the personal information we hold about you, including sensitive information. You can also ask for corrections to be made to it. To do so, please contact us using the contact details below. Further information about accessing and correcting your personal information can be found in our [Privacy Statement](#).

Resolving your privacy concerns and complaints

If you have a question or complaint about how your personal information (including sensitive information) is being handled by us, our affiliates or service providers please contact us using the contact details below. Further information on asking us a question or complaining about your personal information can be found in our [Privacy Statement](#).

If you are not satisfied with our response to your complaint, under the *Privacy Act* you may complain to the Office of the Australian Information Commissioner (OAIC) about the way we handle your personal information. The OAIC can be contacted at:

- GPO Box 5218 Sydney NSW 2001
- Phone: 1300 363 992
- Website: www.oaic.gov.au

How to contact us

To find out more about how we manage personal information, please contact us by emailing sbgreferrer@stgeorge.com.au