

Westpac **Privacy Policy**



At Westpac we are committed to your privacy. In this Privacy Policy we explain how **Westpac** (Westpac New Zealand Limited and its NZ operations) collects, stores, uses and shares your personal information.

Personal information is information about an identifiable individual. It includes information that could be used to identify you, such as your name and contact details. It also includes credit information as defined in the Credit Reporting Privacy Code 2004, essentially information that has a bearing on credit that you have applied for or that is being provided to you.

This Privacy Policy applies to all products and services made available in New Zealand by the **Westpac Group** (comprising Westpac Banking Corporation ABN 33 007 457 141, Westpac and all related entities of both), including those provided electronically. By using any of these products and services you are permitting us to collect, store, use and share your personal information in accordance with this Privacy Policy.

Summary of how we manage your personal information

1. **Collection:** We collect the personal information you provide to us either directly or from your computer, mobile or other device. We may also collect your personal information from a range of third parties, including service providers. If you choose not to provide the personal information we request then we may not be able to offer all our services to you.
2. **Use and Disclosure:** We use your personal information for a range of purposes including for the provision of products and services, to better understand your preferences and to conduct and develop our business. Where authorised, we may share your personal information with other members of the Westpac Group, credit reporting, governmental and law enforcement agencies and third party service providers.
3. **Storage:** If we collect personal information about you, we will store it in secure data storage facilities usually located in New Zealand or Australia.
4. **Cookies:** We use cookies and similar technologies on our websites and other digital services to improve those services and enhance your online experience.
5. **Access & Complaints:** You may request access and corrections to your personal information.

1. Collection of your personal information

Most of your personal information that we collect will come **directly from you** when you deal with Westpac either in person, remotely or in writing. The type of information we collect will depend on the product or service in question and may include:

- your identification and contact details, including your name, (e)mail address, phone number, specimen signature, date of birth and Inland Revenue Department number;
- information collected in relation to your use of our online banking services, websites (including third party websites containing interactive Westpac content and Westpac-branded social media pages), mobile applications and ATMs (**Digital Services**), including your user name and login credentials, activity logs, IP address and cookie, device, browser and operating system identifiers (including device location identifiers where you agree to let us access that information);

- your employment details, financial position, credit record and banking transaction history;
- your queries, complaints and other written or verbal communications with us. When you're dealing with any member of Westpac by telephone or live web or video chat service, your conversation may be recorded for training or verification purposes;
- in an insurance context, information about what is being insured, any insurance policy beneficiaries, your health, financial and insurance history and information required for processing claims;
- details you have shared publicly on social media platforms, which may be used to supplement our customer databases and for marketing and business development purposes; and
- any other information that any member of the Westpac Group is required by law to collect about you.

We may also collect your personal information **from third parties**, including:

- other members of the Westpac Group;
- where that information has been made publicly available, social media platforms and public information service providers such as public registers;
- commercial information service providers such as credit reporting agencies, market researchers, data and/or analytics providers and advertising networks;
- third parties providing offers, products and services available to you as a Westpac Group customer;
- your representatives, such as your legal or financial adviser;
- your employer;
- insurance providers and other organisations operating in the insurance industry, such as underwriters, health care providers, claims administrators and investigators;
- selected business partners to improve, optimise and personalise your experience of our products and services; and
- any other sources considered appropriate by any member of the Westpac Group in relation to the provision of credit.

2. Using and sharing your personal information – purposes

For the purposes set out below at 2.1-2.4, Westpac and any member of the Westpac Group may **use and share your**

personal information with a range of organisations including other members of the Westpac Group (including their agents and anyone who provides services to them, subject to appropriate confidentiality obligations); your representatives and anyone you make a payment to; authorities such as regulators, government agencies, courts or the Police; other financial services organisations; fraud bureaus, credit reference and debt recovery agencies; external dispute resolution schemes; brokers and referrers; anyone in connection with a reorganisation, sale or acquisition of any Westpac Group member's business; payments systems operators; our agents; and third parties bound by confidentiality obligations such as service providers, suppliers, business partners and certain sub-contractors.

2.1 To provide our products and services and administer our relationship with you

- to assess whether to give you a particular product or service, including by confirming your identity, residence, employment and financial status and to make all necessary enquiries about any information you have given us in relation to any product or service that we are providing;
- to provide our products and service to you, including communicating with you throughout the life of your relationship with Westpac about any changes to our product and services;
- to provide customer support, including contacting you to offer assistance with online applications (including those you do not complete);
- to improve, optimise and personalise your experience of our services; and
- if you are a joint account holder, to enable any member of the Westpac Group to share your personal information relating to your joint account with the other joint account holder(s).

2.2 To comply with laws and regulations

- to enable any member of the Westpac Group to comply with any New Zealand or overseas laws, rules or regulations, including any that are reasonably expected to be implemented (including to enable the government of New Zealand to comply with any agreement between it and the government of another country); and
- to share personal information with the police, government agencies in New Zealand or overseas or other financial institutions, where any member of the Westpac Group reasonably believes that the disclosure will assist it to comply with any New Zealand or overseas laws, rules or regulations or will assist in the investigation, detection and/or prevention of fraud, money laundering or other criminal offences.

2.3 To understand your credit position

- to enable any member of the Westpac Group to conduct credit checks when you apply for, open and operate accounts and loans. That may involve giving your personal information to credit reporting agencies, which collect information about your credit history and compile reports about your suitability as a borrower. Those reports can be used to confirm your identity, verify your current credit obligations and help assess your ability to meet repayment obligations;
- to enable credit reporting agencies to update their credit reporting databases and provide updates to members of the Westpac Group and their other customers on your credit record and other information about you that could impact

your ongoing relationship (including without limitation, updates notifying that other people have made enquiry of the credit reporting agency about you); and to collect any money owed by you.

2.4 To research and market products and services

- to conduct market research and analysis about our brand, offers, Westpac Group products or services either ourselves or using service providers, both while you are a customer and for a reasonable time afterwards;
- unless you ask us not to, to make available and send you information about the full range of offers, products and services offered by any member of the Westpac Group, including to:
 - enable selected third parties to present you with offers, advertisements and/or products or services that we believe may be of interest to you; and
 - provide you with information about events, appeals and organisations sponsored by any member of the Westpac Group.

We may contact you by various means, including mail, telephone, email, SMS/text message and online banking. You can ask us not to use your personal information for marketing purposes either by updating your "Name and email preferences" in the "profile" section of Westpac Online Banking or by calling 0800 400 600. You can also unsubscribe from electronic messages received from us by following the instructions provided in the message.

In addition to the reasons set out above, Westpac Group members may also share your personal information with third parties (subject to appropriate confidentiality obligations) where you have **consented to that information being shared** or the reason for doing so is **connected to the purpose of collecting** the personal information.

3. Storage of your personal information

Your personal information will be stored either **in paper files or electronically in secure data centres** located in New Zealand or overseas that are owned either by the Westpac Group or its external service providers.

We use a range of **physical and electronic data security measures** to protect information from loss and unauthorised use, access, modification or disclosure. For example:

- access to information systems is controlled through identity and access management;
- employees are bound by information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance (and our service providers' compliance) with internal policies and industry best practice.

Personal information collected through use of our online banking services is passed through a secure Westpac server using encryption technology to help ensure that this information is protected when sent over the internet. Further, all stored personal information is protected from unauthorised access through the use of recognised security procedures such as passwords, PINs and biometric-based forms of access.

4. Cookies

We use cookies and other digital tracking tools (**cookies**) on the Digital Services. A cookie is a small piece of data sent by a website to the browser on your device to help us collect and store information about your use of the Digital Services. **That will include your personal information if you log in to our online banking services.** Some cookies are installed only temporarily while others may remain for a period of time, covering multiple sessions.

Westpac and our service providers, such as Adobe, Google and DoubleClick, use cookies on the Digital Services for various purposes, including:

- **Security:** to verify online banking customers and carry out other essential security checks that enable us to offer you a secure and reliable online banking service;
- **Efficiency:** to enable us to operate our Digital Services efficiently and with a high level of functionality;
- **Measurement & analysis:** to measure website traffic and usage patterns on the Digital Services and to collect information about your interactions with those services and Westpac content on third party websites. That information is then used to analyse and improve our services, analyse user behaviour and measure the effectiveness of our marketing initiatives and services;
- **Advertising:** to deliver advertisements that we believe are relevant to your interests both on the Digital Services and on non-Westpac websites using information we hold about you;
- **Personalisation:** to understand your interests and preferences so we can tailor the content of the Digital Services to your likely interests and provide you with a more relevant personalised online experience, improve our services and identify suitable offers, products and services from Westpac, Westpac Group and third parties that we believe may interest you; and
- **Communication:** in the context of our mobile applications, to record unique identifiers associated with your device in order to send relevant messages to you. Those unique identifiers may include the device ID, IP address, MAC address or IMEI number, your activity within the app and your network location.

For those purposes, we may combine information collected from your use of the Digital Services with other information we hold about you, such as personal information available to us once you log in to Westpac Online Banking, personal information collected through our banking relationship with you, information we collect from third parties and information that is publicly available.

4.1 How to control cookie settings on your device

We recommend you enable cookies on your browsers in order to enjoy all the features of our Digital Services. **You won't be able to use our secure online banking services if you block some or all cookies.** In addition, other websites and applications may not function properly.

You can block advertising cookies by manually adjusting the cookie settings on your website browser - see the "Help" menu on your browser for details. To opt out of receiving personalised messages on the Digital Services and the aggregation and analysis of data about your visits to the Digital Services, you will need to install a special cookie on your browser that identifies you have opted out. You can do this by visiting westpac.co.nz/nocookies. You will not

be able to opt out in this manner if you have previously blocked advertising cookies in your website browser. Opt-out cookies are specific to your browser and device and will need to be re-set on different devices and browsers. To learn more about cookies, visit allaboutcookies.org.

5. Accessing and correcting your personal information

Westpac will do its best to ensure your personal information is accurate. **You are responsible for promptly informing Westpac of any change of your personal details** (including your name, address, telephone, mobile or facsimile numbers and email address).

You can contact us to request access, or that corrections are made, to the personal information we hold about you. A reasonable fee may be charged to **process** your request, covering activities such as locating, collating and supplying the information to you.

Under the Privacy Act, in some circumstances we do not have to give you access to or correct your personal information. If that is the case, we will explain why and provide information about how you can complain should you wish to do so.

6. Resolving your privacy concerns and complaints – your rights

Your satisfaction is our priority so if you have a concern or complaint, please let us know and we'll do our best to resolve it right away. If you're unhappy with our response, you may wish to contact either the **Privacy Commissioner** at privacy.org.nz or the **Banking Ombudsman** at bankomb.org.nz.

7. How to contact us

- In person at a branch (you can use our handy branch locator tool at westpac.co.nz/redpages)
- By phone on 0800 400 600, 7 days a week, 7 am – 11 pm
- Online at westpac.co.nz/feedback
- In writing to the Westpac Privacy Officer, Freepost 125 436, P.O. Box 934, Auckland 1140, New Zealand.

8. Changes to this Privacy Policy

From time to time we may make changes to this Privacy Policy, for example to record any changes to the way we handle personal information or the functionality of our Digital Services. Notice of any changes will be given at least 14 days in advance, by posting the updated Privacy Policy on our website. Your continued use of our products and services after the end of the notice period will be taken as acceptance of the updated Privacy Policy.

9. Applicable law

This Privacy Policy is governed by New Zealand law. Your personal information will be collected, used, stored, shared and retained in accordance with this Privacy Policy and New Zealand law. The courts of New Zealand have non-exclusive jurisdiction.

This policy is current as at **20 October 2016**.