

## Privacy Notice

The SpendOne and SaveOne accounts (“Accounts”) are a collaboration between SocietyOne Australia Pty Ltd (“SocietyOne”) and Westpac Banking Corporation (“Westpac”). SocietyOne provides the SocietyOne App through which you can apply for and access the Accounts. Westpac is the issuer of the Accounts.

SocietyOne and Westpac (“we”) are committed to protecting your personal information and your privacy. This notice sets out how we handle your personal information in accordance with the *Privacy Act 1988* (Cth).

When you make an application for the Accounts, we’ll collect personal information about you, including your name, date of birth, address, and other details to verify your identity. If you don’t provide the information we ask for, you will not be able to open an Account and we may not be able to provide our products and services to you. When you use the SocietyOne App, SocietyOne and Westpac will collect information relating to the App (e.g. where and when you log in and how long you spend on the App). When you use your Accounts, Westpac will collect personal and other information relating to your Account activity (e.g. transaction details).

We use the information we collect to process your application and provide you with our products and services (including the Accounts), comply with applicable law, prevent fraud, crime or other harmful activity relating to our products or services, update your details, respond to your queries and complaints, and to help us run our business.

SocietyOne may also use your information to improve and develop its products and services, tell you about products or services that may be of interest to you, and to provide you with insights, recommendations and offers to help you manage your finances. Once your SocietyOne Accounts have been set up, you can opt out of the use of your personal information for these types of communications and manage how SocietyOne communicates with you, by contacting SocietyOne through the SocietyOne App to change your preferences.

Westpac may also use your personal and transaction information for purposes including reviewing or analysing your information (data analytics) on both: (a) an identified basis (within the Westpac Group); and (b) a de-identified basis, including to deliver, develop and improve products and services of the Westpac Group or its partners. Westpac will also de-identify and aggregate your information to develop insights or identify trends in relation to things like purchases and other transactions to and from the Accounts. Westpac may share these de-identified and aggregated insights and trends, or de-identified data sets, within its Group and to partners who will use and disclose that information for their own business purposes.

We will disclose your personal information:

- to each other (including your transaction information), so we can process your application and provide you with products and services;
- to other companies within the Westpac Group or SocietyOne Group and any organisations we partner with, to help us provide, develop or improve products or services (including entities which may be located outside of Australia); and
- where required by law, or to assist or enable our compliance with law, including to government, regulatory and law enforcement agencies in Australia and, in some cases, other countries.

Details of the countries where overseas recipients are likely to be located are set out in our Privacy Policies.

### **Accessing and correcting personal information**

If you wish to access, update or correct your personal information in relation to your Account or the SocietyOne App, you can view and update information yourself within the SocietyOne App or you can contact our customer service team through the SocietyOne App.

### **Read more**

You can read more about how we each handle personal information in our privacy policies, including how to access and correct other personal information we each hold about you, how to exercise your personal privacy rights, how to make a complaint about a breach of the Australian Privacy Principles and how we will handle any such complaint. Or you can contact us directly at the details below. Where there is an inconsistency between this Privacy Notice and our privacy policies, this Privacy Notice will apply.

#### ***SocietyOne***

- [\[SocietyOne Privacy Policy\]](#)
- Email: [customer.service@societyone.com.au](mailto:customer.service@societyone.com.au)
- Website: [www.societyone.com.au](http://www.societyone.com.au)

#### ***Westpac***

- [Westpac's Privacy Policy](#)
- Phone: [1300 130 467](tel:1300130467) – 8am to 8pm, 7 days a week from anywhere in Australia
- Website: [westpac.com.au](http://westpac.com.au).