



Privacy Statement and Consent Request- All People

All signatories to this form must carefully read this section.

PRIVACY STATEMENT

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 132 032 or visit us in branch to request a hard copy of our Privacy Statement.

YOUR CONSENT

By Making an application, you consent to us:

- Obtaining consumer credit information about you from a credit reporting body so we can assess your creditworthiness;
- Exchanging personal information and credit information about you with other credit providers in order for us or them to:
 - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
 - manage credit borrowed by you.

- Where a guarantee may be given in connection with your loan, you consent to us disclosing credit information and

personal information that we hold about you to a guarantor or proposed guarantor:

- for the purpose of that person considering whether to act as a guarantor or offer property as security for the credit;
- as required by the Australian Banking Association's Banking Code of Practice; or
- as otherwise permitted by law. give or obtain a banker's opinion about you.
- disclosing your personal information (including information we already hold about you) to other co-applicants.
- If you are a proposed guarantor, you consent to us obtaining credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

MARKETING COMMUNICATIONS

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement or follow the opt-out instructions in the message.



OTHER ACKNOWLEDGEMENT AND CONSENTS

We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.

This form is not an offer or acceptance of credit.

DEFINITIONS

'We', 'our', 'us' means Westpac Banking Corporation ABN 33 007 457 141. 'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.