

Corporate Online Privacy statement.

Issuer

Westpac Banking Corporation ABN 33 007 457 14
Australian Financial Services Licence No. 233714



Your privacy is important to us, and so is being transparent about how we collect, use, and share your personal data. “Personal data” means any information relating to you where you are either identified or identifiable.

This Privacy Statement is intended to help you understand our processing of your personal data (which includes collection, use, sharing, storage and other operations we perform in relation to your personal data).

Where you provide personal data about other individuals, you must tell those individuals that you have supplied their information to us and make them aware of the content of this Privacy Statement.

Who are we?

When we say “Westpac”, “we”, “our”, “us”, we mean Westpac Banking Corporation (incorporated in Australia) ABN 33 007 457 141 who acts as the data controller for the personal data we process about you, unless stated otherwise.

References to the “Westpac Group” in this Privacy Statement are a reference to Westpac Banking Corporation and its related companies.

What type of personal data do we collect and hold relating to you?

The personal data that we collect from you is based on the information provided by you in this form. This includes your name, any other names, date of birth, position/role, address, mobile number and signature.

If you do not provide all the information we request, we may no longer be able to provide you with access to a product or service.

How do we collect your personal data?

We may collect your personal data directly from you or indirectly, in certain circumstances we may collect personal data about you from third parties (e.g. other Westpac Group companies or publicly available sources).

We collect personal data directly from you when you complete this form as the representative or signatory of your organisation, but in certain circumstances we may also collect personal data about you from your organisation or third parties (e.g. other Westpac Group companies or publicly available sources) in order to verify the information provided by you.

We may collect personal data from you in writing (e.g. letters and application forms) or electronically (e.g. emails).

Why is your personal data being collected?

To understand the grounds on which we rely to collect your personal data, which may include a legitimate interest to process your personal data, please refer to the information provided on these points in our “EU Data Protection Policy”. To access our EU Data Protection Policy, please refer to the “Further Information” section below.

In the event that we intend to use your personal data for any other purpose, we will provide you with information on the new purpose or provide you with an updated Privacy Statement before using your personal data in this way.

We collect your personal data to:

- manage the provision of products and services to your organisation;
- manage our relationship with you;
- confirm your identity;
- to verify online banking users and carry out other essential security checks to offer secure and reliable online banking services;
- comply with legislative or regulatory requirements in the jurisdictions in which we operate including the Anti-Money Laundering & Counter Terrorism Financing Act and Rules;
- comply with requests from regulatory bodies, government agencies and law enforcement bodies;
- assist you with product information that you have requested;
- share information with companies within the Westpac Group; and
- to effectively manage Westpac’s business risks.

The personal information we have collected on these forms will be used to register you as an Administrator or User of Corporate Online. It may be disclosed to a representative of your organisation, to subsidiaries of the Westpac Group, to service providers who do things on our behalf (e.g. mailing house, technology service providers), or to other third parties where it is required or allowed by law or where you have otherwise consented. You can access the personal information we have collected, if we have retained it, by calling the Corporate Helpdesk on 1300 134 291.

Who do we share your personal data with?

We may share your personal data with companies within the Westpac Group. We may also share your personal data with third parties (some of which are located outside of Australia or the European Economic Area) including:

- our contracted services providers who help us with various aspects of the management and administration of our business activities relating to the product(s) or service(s) you applied for (e.g. transaction processing providers, mailing houses, technology service providers and cloud storage providers);
- affiliates or companies within the Westpac Group;
- other organisations, who jointly with us, provide products or services to you, or with whom we partner to provide products and services to you;
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction subject always to a legitimate and lawful basis for sharing or disclosing your personal data;

When we contract with our service providers and other third parties, we require that they comply with the applicable privacy laws, including the General Data Protection Regulation (GDPR) as well as applicable Westpac Group standards, policies and procedures, in order to protect your personal data. We also require that third parties only use the personal data provided to them in order to perform the tasks in their contract.

How do we secure your personal data?

We use a range of physical, electronic and other security measures to protect the security, confidentiality and integrity of the personal data we hold. For example:

- access to our information systems is controlled through identity and access management controls;
- employees and our contracted service providers are bound by internal 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 with internal policies and industry best practice.

Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you have with us has been compromised), please immediately contact us (please refer to the “How to contact us” section on page 5).

Where do we store and disclose your personal data?

Most of the personal information we hold about you will be stored electronically in secure data centres which are located in Australia and are owned by either the Westpac Group or contracted service providers (including cloud storage providers). Where we disclose your personal information to a recipient located outside Australia, these recipients may include the following:

- Westpac Group companies located in Australia, China, Hong Kong, India, Singapore, New Zealand, United States, United Kingdom, Fiji and Papua New Guinea;
- our contracted service providers operating in Australia, New Zealand, Canada, United States, India, the Philippines, United Kingdom, Malaysia, Brazil and China;
- organisations with whom we partner to provide goods and services and who are likely to be located in Australia and the United States; and
- for international transactions, such as currency exchanges, where we consider it necessary, we may disclose your personal information to the corresponding international party in order to process the transaction. The countries we disclose your personal information to will depend on the details of the transaction you ask us to carry out.

How long do we keep your personal data?

We retain your personal data until such time as the purpose of processing has been achieved or for any period of time specified by applicable law, whichever is the greater.

If we no longer need to use your personal data for the purposes set out in this Privacy Statement, we will take reasonable steps to destroy or de-identify your personal data.

What are your rights?

Our Privacy Policy and EU Data Protection Policy cover:

- how you can request access to or correct your personal data; and
- how you can make a complaint where you have concerns about our handling of your personal data (including where you believe there has been a breach of an applicable privacy law or a registered privacy code).

For more details about how you may exercise your rights, please see our Privacy Policy and EU Data Protection Policy. To access our Privacy Policy and/or EU Data Protection Policy, please see the “Further Information” section on page 5.

If you are not satisfied with how we are processing your personal data, or you would like to make a complaint, please contact us (see the “How to contact us” section on page 5)

We will acknowledge your complaint as soon as possible after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five (5) business days but some complaints may take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

For further information, or if you disagree with the way in which we are handling your personal data, you can contact

In Australia:

Office of the Australian Information Commissioner (OAIC)

GPO Box 5218, Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

www.oaic.gov.au

In the United Kingdom:

Information Commissioner's Office (ICO)

Wycliffe House

Water Lane, Wilmslow, Cheshire SK9 5AF

Phone: 0303 123 1113

Online: ico.org.uk/concerns/

Further information.

For more details on how we collect, hold, use and disclose your personal data, please see our Privacy Policy and EU Data Protection Policy.

You can view or download a copy of these policies by visiting westpac.com.au/privacy/privacy-policy or westpac.com.au/privacy/eu-data-protection-policy or request a printed copy in a Westpac branch or through your Relationship Manager or by contacting us using the contact details below.

We will update our Privacy Policies from time to time.

How to contact us.

You can contact us in the following ways:

- over the phone on 1300 134 291 – call centres are open 8am – 8pm, 7 days a week from anywhere in Australia;
- in person – at any branch;
- online at westpac.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment;

Other acknowledgements and consents.

We may confirm the details of the information provided in this form which includes contacting your employer.

Our Reporting Obligations:

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling persons, you will inform the bank. You also certify that if at any time there is a change of a controlling person/s in your entity, you will inform the bank.

A controlling person refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

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