



PRIVACY NOTICE

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 Notice 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 Notice.

'We', 'our', 'us' and any other defined terms have the same meaning as contained in the Product Disclosure Statement for your life insurance product.

Who are we?

The Insurer of your life insurance is Westpac Life Insurance Services Limited ABN 31 003 149 157 ('the Insurer'). The Insurer is a wholly owned subsidiary of Westpac Banking Corporation ABN 33 007 457 141 ('the Bank').

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

We collect personal information, including sensitive information (e.g. health information) from you to process your application, provide you with your product or service, calculate your premium, assess any claims made by you and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or claim, or we may no longer be able to provide a product or service to you.

What type of sensitive personal data do we collect and hold in relation to you?

Sensitive personal data collected may relate to your racial or ethnic origin, sexual orientation, criminal record, geo-location, health information or biometric data, for example.

Why is your sensitive data being collected?

Our collection of sensitive information, a special type of personal information under Privacy Laws, is further restricted to circumstances where we have obtained your express consent and to certain other permitted situations.

Generally, we only collect this sort of information if it is reasonably necessary to provide you with a specific product or service and you expressly consent to our collection. For example, we may collect health information about you to process a claim under an insurance policy or to assess certain claims, including hardship, or we may collect voice biometric information to verify your identity or authorise transactions.



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 a policy application or adjustment.

We may also collect data indirectly about you from your authorised representatives such as your financial adviser or medical staff.

Why is your personal data being collected?

The main reason we collect, use, hold and disclose personal information is so we can provide you with products and services (including where applicable, third party products and services) and to help us run our business. This may include:

- checking your eligibility for the product or service;
- assisting you where online applications are not completed;
- providing you with the product or service;
- helping you manage the product or service;
- helping us develop insights and conduct data analysis to improve the delivery of products and services, enhance our customer relationships and effectively manage risks; and
- understanding your interests and preferences so we can tailor digital content.

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 Notice before using your personal data in this way.

We are authorised to collect personal information from you by certain laws. Details of these laws are in the Westpac Privacy Policy.

The Westpac Privacy Policy is available at [westpac.com.au](https://www.westpac.com.au) or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles, or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

The [Westpac Privacy Policy](#) will be updated from time to time.

Who do we share your personal data with?

We may share your personal data with companies within the Westpac Group. We may also provide your personal data to organisations outside the Westpac Group. Sensitive information can only be used for the primary purpose of collection and cannot be shared with related bodies corporate.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as your financial adviser and reinsurers.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

When we enter into a 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.



Where do we store your personal data

Much of the information we hold about you will be stored electronically. We store some of your information in secure data centres that are located in Australia. We also store information in other Westpac Group secure data centres or the data centres of our contracted service providers (including cloud storage providers), and some of these data centres may be located outside Australia. Some information we hold about you will be stored in paper files.

We use a range of physical, electronic and other security measures to protect the security, confidentiality and integrity of the personal information we hold both in Australia and overseas.

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 privacy and 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 (see Contact Us below).

We take reasonable steps to destroy or permanently de-identify any personal information after we no longer need to hold or use it for any purpose under this Privacy Policy.

Do we disclose your personal data outside your country of residence?

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in the Westpac Privacy Policy.

Delivering on our service promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.







Resolving your privacy concerns and complaints – your rights

Our commitment to you

If you have a question or complaint about how your personal information is being handled by us, our affiliates or contracted service providers, please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team.

Our **Customer Solutions** Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.



-  Please call us from anywhere in Australia on 1300 551 431.
If you are overseas, please call
+61 2 9155 7700
-  Westpac Customer Solutions – Life Insurance
GPO Box 524
Sydney NSW 2001
-  If you prefer to tell us in person, go to our website to locate your nearest branch.
-  Using the secure feedback form at www.westpac.com.au/feedback-form

If you are unhappy with our response, you can contact our Westpac Group **Customer Advocate** who can conduct an independent review of your matter. Our Customer Advocate can be contacted at customeradvocate@westpac.com.au.

Raising your issue with our Customer Advocate does not preclude you from raising your issue at any time with external disputes schemes or relevant regulators whose details are set out below.

Under the Privacy Act you may complain to the **Office of the Australian Information Commissioner** (OAIC) about the way we handle your personal information. Please note the OAIC requires any complaint must first be made to the respondent organisation. The law also allows 30 days for the respondent organisation to deal with the complaint before a person may make a complaint to the OAIC.

The Information Commissioner can be contacted at:

-  1300 363 992
-  Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
-  +61 2 9284 9666
-  oaic.gov.au/contactus

If you disagree with the way in which we are handling your personal data, you can contact the **Australian Financial Complaints Authority** (AFCA).

AFCA can be contacted at:

-  1800 931 678
Australian Financial Complaints Authority
-  GPO Box 3
Melbourne VIC 3001
-  info@afca.org.au
-  afca.org.au/make-a-complaint



We will use and disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. If you do not wish to receive marketing communications from:

- Westpac Bank please call 132 032
- Westpac Life Insurance call 1300 551 431 (noting that an 'opt out' received by the Insurer will not be associated with any other Westpac Group products you may hold.)

Further information

For more details about how we handle personal data and complaints or how you may exercise your rights, please see our Privacy Policy and EU Data Protection Policy (as applicable). You can view or download a copy of these policies by visiting westpac.com.au/privacy/ or by contacting us.

Contact us

- 1300 551 431
- GPO Box 5467 Sydney NSW 2001
- westpac.com.au

This information is correct as at 20 September 2021 and is subject to change thereafter. The Insurer of Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 ('the Insurer'). Westpac Protection Plans are issued by the Insurer except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 ('BTFM') as trustee of the Retirement Wrap ABN 39 827 542 991. The Insurer and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 ('the Bank'). The Bank does not guarantee payments under the insurance. This information is general in nature and does not take into account any person's personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you. Call 1300 551 431 or visit westpac.com.au