

Identity Verification Privacy Notice: Summary

We collect, use and disclose personal information you give us (including in some cases and with your consent, your sensitive information) to verify your identity (and the identity of your child, where applicable) electronically. We do this for one or more of these purposes:

1. to comply with our customer identification obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth),
2. to meet verification of identity requirements under Australian States and Territories real property or electronic conveyancing laws,
3. security and fraud prevention.

Where you agree or we are permitted to, we disclose information you give us to third parties that help us verify your identity. These third parties may include service providers, credit reporting bodies, government bodies located in Australia and New Zealand, database owners (which may include parties that hold your personal information for purposes including, but not limited to, payroll information and/or superannuation contribution information provided by your employer(s)).

If you do not wish to provide your identity information online, you can attend a branch with your identity documents to verify your identity. If you choose not to provide your identity information either online or in a branch, we will need to reject your application, or we will not be able to provide, or continue to provide, you with our products or services.

Identity Verification Privacy Notice: Detail

This notice sets out how RAMS Financial Group Pty Limited, Westpac Banking Corporation, as credit provider for RAMS Home Loans, and our Australian related body corporates (**Westpac Group, we, us, our**) collect, use, store and disclose personal information you give us when we verify your identity (and the identity of your child, where applicable) electronically, including using automated biometric verification technology. In Australia, the Westpac Group includes Bank of Melbourne, BankSA, St.George Bank and XYLO (each a part of Westpac Banking Corporation), RAMS Financial Group Pty Ltd, Capital Finance Australia Limited and BT. For more information about the Westpac Group, please refer to our Privacy Statement.

What information we collect.

We may collect the following information:

- full name;
- residential address;
- date of birth;
- identity information, including government identifiers (e.g. passport number, driver's licence number, Medicare number or other government identifiers);
- copies of identity documents (such as scans or photos of passports, driver's licences or Medicare cards) including any sensitive information such as health information or information about your ethnicity which appears on your identity documents, for example, information about driver aids or vehicle modifications;

- sensitive biometric information, such as facial images; and
- information about your phone's operating system, IP address, geolocation data (where you provide permission in your device settings) and your network provider or ISP.

The information that is collected will be used and disclosed in accordance with our obligations under the *Privacy Act 1988* (Cth), as well as relevant state and territory privacy laws, the Australian Privacy Principles, and where relevant, the *New Zealand Privacy Act 2020* (NZ).

Why we collect identity information.

We collect this information to:

- verify your identity (and the identity of your child, where applicable) and comply with our customer identification obligations as required and authorised by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
- meet verification of identity requirements under Australian states and territories real property and electronic conveyancing laws;
- prevent, detect and investigate suspicious, fraudulent, criminal or other activity that may cause you, us or others harm, including in relation to our products and services;
- process your application; and
- provide and manage your product or service.

You are not required to provide us with your identity information online.

If you do not wish to provide your identity information online, you can attend a branch with your identity documents to verify your identity. If you do not verify your identity either online or in a branch, we will need to reject your application and will not be able to provide, or continue to provide, you with our products or services.

Who we share your identity information with and why.

We may share some or all of your identity information with one or more of the following third parties:

- when we verify your identity by accessing and using the Australian Government's Document Verification Service (DVS):
 - our service providers and their systems, including approved Document Verification Service (DVS) gateway service providers, who access and use the Australian Government's DVS on our behalf to confirm whether the identity information you have provided matches the information held by government bodies. These service providers may use the results of any verification assessment to assist with monitoring and improving the services they provide to us (such as checking for systems outages and rectifying errors) and may share these results with us. For more on the operation and management of the DVS Hub by the Federal Government, you can go to their website, at idmatch.gov.au;
 - government bodies and database owners (listed below under the heading 'Government bodies and database owners') to confirm whether the identity information you have provided matches the information they hold. Where you have provided information from an identity document issued by a New Zealand government body, information will be transferred between Australia and New Zealand to make an information request and receive an information match result;
- credit reporting bodies, including Equifax Australia Information Services and Solutions Pty Limited ABN 26 000 602 862 (**EAISS**) and/or Experian Australia Credit Services Pty Ltd ABN 12 150 305 838 (**Experian**). We only share identity information (your name, date of birth and residential address) which is a type of credit information with these credit reporting bodies for the purpose of assessing whether those details match (in whole or in part) the personal information held by them. EAISS and/or Experian may prepare and provide us with a verification assessment by using your personal information that we provided them, and the personal information already held by them (including personal information of other individuals). See also 'Dealing with credit information' below;

- service providers who help us process and assess your personal information, including any sensitive information (such as photos or video recordings of your face), to verify your identity as part of your application for a product or service;
- other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business for the purposes set out in this notice;
- government bodies and regulators in Australia, and in some cases offshore, where we are obliged to disclose personal information as a provider of financial services. Where we are required to disclose information to foreign government bodies or regulators, we are not able to ensure that those bodies or regulators comply with Australian privacy laws, although they may be governed by their own privacy laws.

Dealing with credit information.

The use and disclosure of your information for the purpose of verifying your identity will not be recorded as an enquiry on your consumer credit report or affect your credit score. Our Privacy Statement explains our handling of your information if you apply for credit.

Our Privacy Statement.

This Privacy Notice should be read together with our Privacy Statement, which includes further information about how we handle your personal information, including:

- our Statement of Notifiable Matters which has important information about your rights to direct a credit reporting body to limit the use of your information for marketing purposes and how to obtain the policies of credit reporting bodies about their management of credit information;
- additional reasons why we hold, use and disclose your personal information;
- sharing your personal information overseas;
- how you can contact us, access or correct the personal information you provide to us or complain about a breach of your privacy.

Our Privacy Statement is available on our website at rams.com.au/privacy/privacy-statement or by calling 13 7267 to request a hard copy.

Government bodies and database owners.

The databases, organisations, Commonwealth, State and Territory Government bodies that we may use and access to complete identity verification include the following:

Equifax and/or EA/ISS owned and/or managed databases.

- Consumer Credit Report
- Commercial Credit Report
- Equifax Public Records
- National Tenancy Database
- Insurance Reference Database
- Equifax Phone Number Directory

Experian owned and/or managed databases.

- Credit File Header Data

Government Bodies.

- Services Australia – Medicare
- Department of Foreign Affairs and Trade – Australian Passport Office
- Department of Home Affairs – Visa Entitlement Verification Online
- Australian Electoral Commission – Commonwealth Electoral Roll
- National Exchange of Vehicle and Driver Information operated by Austroads Pty Ltd on behalf of State and Territory driver licensing authorities
- State and Territory Registries of Births, Deaths & Marriages

Private sector organisations.

Third party databases that hold your personal information for purposes including, but not limited to, payroll information and/or superannuation contribution information provided by your employer(s).

Centrix Group Limited (an approved intermediary for the New Zealand Government's Confirmation Service).

- New Zealand Transport Agency (Driver's Licence)
- New Zealand Department of Internal Affairs (Birth Certificate)
- New Zealand Department of Internal Affairs (Citizenship)
- New Zealand Department of Internal Affairs (Passport)

Resolving your privacy complaints.

If you have a question or complaint about how your personal information is being handled by us, or our service providers, please contact us using the contact details under 'Our Privacy Statement' above.

Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the RAMS App or communicate with us using the **National Relay Service**.

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit **RAMS Accessibility and inclusion** for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.