RAMS Privacy Statement.

Effective date: April 2026

Contents

RAMS Privacy Statement.

Protecting your privacy is fundamental to the way we do business. We are committed to earning and maintaining your trust by carefully and respectfully managing your personal information and credit-related information.

This Privacy Statement provides important information about how we collect and handle your personal information, including the purposes for which we collect and use your information and the types of organisations we share it with (some of which are located outside of Australia). It also explains how you can access and correct the personal information we hold about you, and how you can make a complaint about our handling of your personal information.

1 Summary of key information.

Why are we collecting your personal information?

Westpac Banking Corporation and its Australian related body corporates (the Westpac Group, we, us, our) collect your personal information to provide products and services and to provide you with assistance and support. Some Australian members of the Westpac Group may also collect your credit-related information for the same purposes.

We may collect or generate information based on your transactions, preferences and behaviours (including through use of our website and apps) so that we can tailor our digital content and products and services to you. For more information, see section 4.

With whom do we share your personal information?

We may share your personal information with members of the Westpac Group (including members of our group outside Australia), our Business Partners (as defined in section 8), and all of them may share your personal information with us.

We use your personal information to send you offers.

We will (and our RAMS franchisees may) 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 by 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 internet banking profile, contact us using the contact details set out below or follow the opt-out instructions in the message. For more information, see section 9. If you do not want to receive direct marketing offers from RAMS franchisees, you should contact them directly or follow the opt-out instructions in their message.

If you are applying for, or providing a guarantee, for a credit product.

If you apply for a credit product, such as a credit card or mortgage, or provide a guarantee for a credit product, we will also collect your credit-related information to assess (or have another member of the Westpac Group as the credit provider assess) your application for credit, and to manage the credit product. We (that is, the Westpac Group entity that is the credit provider for the credit product you applied for or in relation to any guarantee for such) will also share your information with credit reporting bodies. You should be aware of the following:

- Credit reporting bodies may include your personal information and credit-related information in reports that they provide to other credit providers to assist us and other providers in assessing your credit worthiness (such as when you have applied for a loan from the provider).

- If you fail to meet your payment obligations to us in relation to consumer credit, we are required to disclose this to a credit reporting body. From 1 July 2022, if you enter a financial hardship arrangement in relation to credit to which the *National Consumer Credit Protection Act 2009* (Cth) applies, we are also required to disclose this to credit reporting bodies. If you commit a serious credit infringement, such as obtaining credit by fraud, we may also disclose this to a credit reporting body.
- Credit reporting bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called "credit pre-screening". You have a right to request credit reporting bodies not to use your credit reporting information to pre-screen you for direct marketing purposes.
- You can request the credit reporting body not to use or disclose credit reporting information about you if you reasonably believe that you have been, or are likely to be, a victim of fraud.
- For contact details and information about how those credit reporting bodies manage credit-related information, please see their privacy policies and contact details available on their websites linked below.
- The credit reporting bodies we use are:
  - Equifax equifax.com.au
  - Experian experian.com.au

Further information.

For more information on how you can access and correct the personal information we hold about you (including credit-related information), make a complaint, or the circumstances in which we share information to entities outside of Australia, please see the relevant sections below.

You do not have to provide us with your personal information or credit-related information.

If you choose not to, we may not be able to process your application for a product or service, assist with your enquiries, provide all of the features available for a product or service, or respond to any complaint to us.

If you are providing us with personal information about someone else.

You must first make them aware that you'll be doing this, the contents of this Privacy Statement, and that we will collect and handle their personal information in accordance with this Statement and any other relevant Privacy Notices. If you are providing us with another person's sensitive information, you must first obtain their consent to sharing it with us and their consent to us collecting and handling their sensitive information in accordance with this Privacy Statement and any other relevant Privacy Notices.

Providing us with personal information about someone else includes, for example, where you are providing an individual with access (or link) to a product or service of ours where their personal information is ultimately collected by us as part of using that product or service.

Where you engage with us in relation to a business, corporate or institutional customer.

Where you engage with us in relation to products and services for our business, corporate or institutional customers (for example as a representative, director, corporate officer, signatory, beneficiary or shareholder of one of our customers) this Privacy Statement will be relevant to you where we collect and handle your personal information. For example, where we collect your personal information to verify your identity or collect your signature as a signatory on a corporate account.

Business Partners.

In this Privacy Statement we refer to 'Business Partners'. This term describes the associated entities, service providers and agents that help us run our business. It also includes authorised representatives and credit representatives (including RAMS franchisees) as well as our institutional and business customers who may provide you with use of our products or services, for example, online transaction services to make payments.

2 About this Privacy Statement.

This Privacy Statement includes our:

- **Privacy Collection Notice,** which includes information about our collection and handling of your personal information for our products and services;
- **Statement of Notifiable Matters,** which provides information about the entities to whom we (that is, the Westpac Group entity acting as the credit provider for the credit product you applied for or in relation to any guarantee for such) may disclose your credit-related information, as well as information on certain rights you have in relation to your credit-related information;
- **Privacy Policy,** explaining how our Australian businesses handle and manage personal information; and
- **Credit Reporting Policy,** which explains how we (that is, the Westpac Group entity acting as the credit provider for the credit product you applied for or any guarantee related to such) manage your credit-related information. Our handling of credit-related information is regulated by the Privacy Act and the Privacy (Credit Reporting) Code.

Depending on the circumstances in which you engage with us, including the product or service you apply for, or obtain, from us, and whether directly with us or with the support of a Business Partner, some or all of this Privacy Statement may be relevant to you in addition to any privacy notice of that Business Partner.

While this Privacy Statement relates to all of your personal information collected and handled by us, including through your use of our products or services facilitated by our Business Partners, or collected by our Business Partners which is provided to us in relation to any of our products or services, it does not cover our Business Partners' collection, use or disclosure of personal information, for which you should refer to their privacy policy.

On occasion, we will need to provide you with additional information specific to a collection of personal information, in which case we will provide you with a supplementary privacy notice. Please read this Statement, and any supplementary privacy notice provided to you, and contact us if you have any questions.

You can download a copy of our full Privacy Statement, view the full Privacy Statement online at rams.com.au/privacy/privacy-statement or contact us for a free printed copy using the contact details set out below.

Important information about your specific circumstances

Whilst this Privacy Statement applies generally to you, for example where you engage with us as a customer of the Westpac Group, as a representative of our customer or as a customer of a Business Partner who provides you with (or with access to use) a Westpac Group product or service (and your personal information is collected by us or provided to us for that purpose), there are certain sections of this Statement which may only apply in particular circumstances. Please read the following sections if they apply to you:

- Section 10 'Credit reporting and credit-related information' if you are applying for, or providing a guarantee for, a credit product, or you have obtained, or acted as a guarantor for, a credit product, including a mortgage or credit card.
- Section 11 if we ask for, or collect, your tax file number (TFN).
- Section 12 if you apply for, or obtain, an insurance product.
- Section 13 if you give us personal information about someone else.
- Section 14 if you are a representative of a customer or engage with us in relation to products and services to our business, corporate or institutional customers.

3 About RAMS.

RAMS Financial Group Pty Limited is a wholly owned subsidiary of Westpac Banking Corporation. Westpac Banking Corporation and its Australian related body corporates (the **Westpac Group, we, us, our**) are bound by the *Privacy Act 1988* (Cth) ('**Privacy Act**') and must protect your personal information according to that Act.

Westpac Banking Corporation is the credit provider for RAMS home loans and issuer of RAMS deposit products. As such Westpac Banking Corporation is the Westpac Group entity that is the credit provider for the RAMS branded credit products and/or guarantees in respect of such.

This Privacy Statement applies to the collection, use and disclosure of personal information by RAMS franchisees who own and operate RAMS home loan centres where such personal information is provided to RAMS or any of the Westpac Group for the purposes of assessing your suitability and/or your application for, managing and liaising or providing offers in respect of a RAMS product or service.

Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) is the issuer of RAMS home loan protection insurance.

Only some members of the Westpac Group (credit providers) share credit-related information with credit reporting bodies. When we refer to disclosure to, or collection from, a credit reporting body in this Statement, we mean in relation to:

Westpac Group Australian Business	Credit provider
Bank of Melbourne, BankSA and St.George Bank	Westpac Banking Corporation, St.George Finance Limited and St.George Motor Finance Limited
BT	BT Securities Limited
Capital Finance	Capital Finance Australia Limited
Westpac, RAMS Home Loans and Xylo	Westpac Banking Corporation

In Australia.

Westpac Group includes:

- Westpac Banking Corporation
- Bank of Melbourne, BankSA, St.George Bank and Xylo – each a part of Westpac Banking Corporation
- Altitude Rewards Pty Limited
- Asgard Capital Management Limited
- BT Funds Management Limited
- BT Funds Management No. 2 Limited
- BT Portfolio Services Limited
- BT Securities Limited
- BT (Queensland) Pty Limited
- Capital Finance Australia Limited
- Qvalent Pty Limited
- GIS Private Nominees Pty Limited
- RAMS Financial Group Pty Limited
- St.George Finance Limited
- St.George Motor Finance Limited
- Value Nominees Pty Limited
- Westpac Administration Pty Limited
- Westpac Administration 2 Pty Limited
- Westpac Administration 3 Pty Limited
- Westpac Administration 4 Pty Limited
- Westpac Debt Securities Pty Limited
- Westpac Financial Services Limited
- Westpac Securities Administration Limited
- Westpac Securities Limited
- Westpac Securitisation Management Pty Limited

Outside Australia.

Where you are interacting with the Westpac Group in countries other than Australia, the privacy statement applicable to that country as shown below applies to you, along with any other applicable privacy notices provided to you.

Overseas Privacy and Data Protection Policies

- Fiji – Privacy Policy
- Papua New Guinea – Privacy Policy
- New Zealand – Privacy Policy
- United Kingdom, Germany and Singapore – Westpac Institutional Bank (WIB) Privacy Statement (United Kingdom, Germany and Singapore customers)

Important information about our collection of your information.

4 Why we collect and hold your personal information.

For most products and services.

We collect and hold your personal information (including your credit-related information) to help us run our business and serve you better, including to:

Purpose	Examples of why we collect and hold your personal information
Provide our products and services and serve you as a customer or individuals using our products or services	• provide you with and manage the products, services and programs you have with us directly or with the support of our Business Partners • provide and manage products, services and programs to our business, corporate and institutional customers and the use of the products and services by their customers; • answer your questions and resolve your complaints; • assist you when an online application is not completed; • assess your application (including eligibility) for a product or service or to participate in any of our programs or initiatives; • support vulnerable customers in the management of their product or service; and • understand your interests and preferences so we can tailor our digital content and products and services for you Where you agree or we are permitted by law, we may collect **sensitive information** about you to: • offer you specialist Indigenous and remote banking services; and • provide extra care if you are a vulnerable customer.
Security, verification and prevention of fraud/ criminal activity	• verify your identity; • verify aspects of your financial situation in connection with assessing your application or an application of a business or corporate customer; and • prevent, detect, report, investigate, disrupt and respond to suspicious, fraudulent, criminal or other activity that may cause you, us, any of our Business Partners or others harm, including in relation to our products and services.
Legal and regulatory compliance	• comply with our legislative and regulatory requirements (both in Australia and overseas); and • share information with law enforcement, regulators, government agencies, (including foreign government agencies), and external dispute resolution schemes and complaint bodies.

Purpose	Examples of why we collect and hold your personal information
Insurance	Where we arrange for you to apply for insurance with a third-party insurer we have a distribution or referral agreement with: • assess your application; • calculate your premium; and • administer your cover.

For credit products.

If you apply for a credit product, obtain a credit product from us, are offering to act as a guarantor or acting as guarantor in relation to credit, we also collect and hold your personal information for the following purposes:

Purpose	Examples of why we collect and hold your personal information
To help you obtain credit	• assess your application and establish your eligibility for credit; • enable a proposed guarantor to assess whether they wish to act as your guarantor; • obtain credit eligibility information about you from a credit reporting body to enable us to assess your creditworthiness (please see section 10 'Credit reporting and credit-related information'); • if you are a proposed guarantor, to determine whether the borrower will be eligible for a loan if you act as a guarantor, take the guarantee, and administer that guarantee; • where you agree or where we are permitted by law, we may collect **sensitive information** about you to meet our responsible lending obligations; and • to obtain income and employment information to establish your eligibility for credit.
To manage your credit product	• enable you to give a guarantee; • assist you in avoiding default; • manage your credit when you exceed your credit limit or are overdue in making one or more payments; and • where you agree or where we are permitted by law, we may collect **sensitive information** about you to assess any hardship application that you make, or to meet our responsible lending obligations.
Lenders mortgage insurance (not applicable to guarantors)	• To enable us to obtain lenders mortgage insurance which protects the lender if a borrower is unable to meet their mortgage repayments.
To manage our loan funding arrangements	• implement and manage our loan funding arrangements, including for example, through the practice of securitisation which is used by us for funding, capital, and credit portfolio management.
To determine your eligibility to act as guarantor	• assess your application to act as guarantor in connection with another person's application for credit under the *National Consumer Credit Protection Act 2009* (Cth)

5 You do not have to provide us with your personal information or credit-related information.

You do not have to provide us or our Business Partners with personal information or credit-related information in relation to our products or services. If you don't, we may not be able to process your application for a product or service, an application made by business, corporate or institutional customers for a product or service, assist with your enquiries, provide all of the features available for a product or service, or respond to any complaint you make to or involving us.

6 Laws that require or authorise us to collect, use and/or disclose your personal information.

Certain laws require us to collect, use and/or disclose your personal information (including credit-related information) in particular circumstances, including:

- to handle and manage your credit-related information, including by providing your credit-related information to a credit reporting body, as regulated by the *Privacy Act 1988* (Cth) and the *Privacy (Credit Reporting) Code*;
- to verify your identity, for example when you apply for a product or service with us. We collect your personal information to verify your identity and comply with our other obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
- if you apply for or hold a credit product from us, the *National Consumer Credit Protection Act 2009* (Cth);
- if you give us a mortgage security over real property, we need to collect certain identification information under the property laws in various States and Territories;
- if you offer or give us security over personal property, we will conduct searches and register our security interest under the *Personal Property Securities Act 2009* (Cth);
- to help prevent, detect, report, disrupt and respond to scams in accordance with the *Scams Prevention Framework Act 2025* (Cth);
- under Australian and international laws, *Taxation Administration Act 1953* (Cth) – as required by APP 5.2(c) we are also required to collect and report financial and account/transaction information relating to individuals and organisations who are, or may be, foreign tax residents. When you open an account with us, or when your circumstances change, we will ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident; and
- if we are required to disclose personal information to receivers or bankruptcy trustees (or similar) under the *Bankruptcy Act 1966* (Cth) and *Corporations Act 2001* (Cth).

7 Collecting your personal information from others.

For most products and services.

From time to time we may collect personal information and credit-related information about you (and sensitive information where you have agreed or we are otherwise permitted to do so) from others. For example, we may collect your information from:

- other Westpac Group companies for applications for our products and services;
- our Business Partners (including RAMS franchisees) who sell or arrange products and services for you on our behalf, for assessing your suitability or for applying for our products and services;
- your use of our products or services (whether under our brand or the brand of our Business Partners) facilitated by our Business Partners where access (or a link) to those products or services is provided to you by our Business Partners;

- publicly available sources of information, such as land title or real property registers held by each state and territory, the Personal Property Securities Register, public insolvency registers and registers of banned and disqualified persons for the purpose of reviewing applications for our products and services;
- other account holders (e.g. where you jointly hold an account with others) or co-borrowers;
- customers who are business, corporate or institutional customers, for example where you are a representative, director, shareholder, corporate officer or signatory, beneficiary or shareholder of one of our customers, or otherwise give instructions on behalf of a customer;
- property information services and electronic conveyancing services;
- your representatives (including your legal adviser, financial adviser, executor, administrator, guardian, trustee, or those holding your power of attorney) for the purposes of assessing an application for a product with us, managing a product, or to process an insurance claim, or for reviewing a superannuation or an investment account;
- our authorised representatives (including our RAMS franchisees) and credit representatives who sell or arrange products and services for you on our behalf;
- your current or previous employer, to confirm your employment status or salary in connection with an application for credit, for example, a home loan application;
- other organisations we jointly provide products or services with or have an arrangement with to provide our products or services to you;
- service providers engaged by us or another member of the Westpac Group to provide financial, administrative or other services to the Westpac Group, including companies or individuals who provide services to us such as financial crime (including fraud) information and reporting (including to confirm your identity and/or to assess if you are eligible for the relevant product or service), data analytics, property information and property transaction administration;
- participants in payment systems and other parties who are involved with the processing of transactions, for example, credit or debit card issuers, merchant terminal providers (for example, the providers of debit or credit card terminals in retail shops), digital wallets or mobile payment applications and banking or payment service providers;
- third-party insurers we have a distribution or referral agreement with;
- law enforcement, dispute resolution, statutory and regulatory bodies and industry complaints resolution bodies; and
- other financial institutions (for example, banks and superannuation funds) and your agents (for example, mortgage brokers) to allow us to provide you with the services you request. This is collected through account aggregation service providers at your requesting acting on our behalf.

For credit products.

If you apply for a credit product, obtain a credit product from us, are offering to act as a guarantor or act as a guarantor for a credit product, whether directly with us or with the support of a Business Partner, we may also collect personal information and credit-related information about you (including sensitive information where you have agreed, or we are otherwise permitted to do so) from that Business Partner and others. For example, in addition to the above, we may collect your information from:

- your representatives, including your mortgage broker, accountant, and financial or tax adviser, to assist with processing your application for credit;
- if you are a guarantor, the borrower(s) of the loan you are guaranteeing;
- lenders mortgage insurers in relation to the administration of a claim (not applicable to guarantors); and
- credit reporting bodies or other lenders from whom we collect reports or opinions about your creditworthiness.

8 Who we disclose your personal information to, and why.

The table below explains who we disclose your personal information (including your sensitive information) to:

For most products and services.

Entity description	We may share your information with:
Westpac Group entities	other companies within the Westpac Group to manage products and services including offering new products and services and risk management.
Westpac's professional advisers	our professional advisers such as our financial advisers, auditors and legal advisers for the purposes of obtaining their professional services (in the case of our legal advisers, these services will include assessing our legal obligations and defending any legal claims or potential claims).
Business Partners	Business Partners that help us run our business, including: • businesses that we partner with to provide products or services to you or which we have arrangements with to provide products and services to you (e.g. insurers); • our customers that provide you with access to and use of our services (whether or not using our brand), for example to facilitate payments where your personal information is collected by or provided to us; • our agents, contractors and service providers such as IT providers mailing houses, reward program administrators, insolvency practitioners, quantity surveyors, property valuers, environmental consultants and cloud storage providers for the purposes of: – administering your products; – varying your loan or other credit products; and – helping us with our marketing activities • helping us develop insights, conduct surveys and data analysis to improve the delivery of products and services, enhance our customer relationships, provide hosting services and effectively manage risk and regulatory obligations; • credit reporting bodies who help us verify your identity; • our authorised representatives, including RAMS franchisees, and credit representatives who sell or arrange products and services for you on our behalf; and • organisations that support us to identify, investigate or prevent fraud or other misconduct.
Third-party insurers	• Insurers who we have a distribution or referral agreement with for the purposes of managing our arrangements with these insurers (see section 12 for further details)
Dispute resolution, regulatory authorities and government entities or agencies	• external dispute resolution schemes and complaints bodies that assist consumers to resolve any complaints made to them (including any complaints made by third parties which may relate to your account); and • regulatory bodies, government entities or agencies (including the Australian Tax Office and state land titles offices) and law enforcement bodies in any jurisdiction where required or authorised by law to do so.
Investors and prospective purchasers	companies or other persons who purchase or invest in, or may purchase or invest in, a part or all of our business or assets (including their advisers and representatives).

Entity description	We may share your information with:
Financial services organisations, payment system operators and other institutions or entities that facilitate transactions and payment services	• other financial services organisations, including other banks, superannuation funds (such as when you request rollover to another fund), stockbrokers, custodians, fund and investment managers, and service providers who process your transactions, arrange refunds and provide other payments services; • payment systems operators for the purpose of managing transactions through those payment systems (for example, operators of payment networks for managing credit or debit card payments, the BPAY scheme entity and any agent appointed to provide the electronic systems of the BPAY scheme); • Superannuation Transaction Network gateway operators; • market operators and providers of clearing and settlement platforms (e.g. ASX in the context of CHESS holding statements and notifications); • participants in payment systems and other parties who are involved with the processing of transactions such as credit or debit card issuers, merchant terminal providers (for example, the providers of debit or credit card terminals in retail shops), digital wallet providers or mobile payment applications and banking or payment service providers.
Registers of security interests	Commonwealth, State or Territory registers of security interests, such as the Personal Property Securities Register
Digital Partners	selected advertising and social media partners for the purpose of delivering personalised content on the platforms we partner with. We may disclose personal information to these partners, and they may also collect information directly from our website using tracking technology such as pixels (see section 18 for further details).

For credit products.

In addition to the third parties described above, if you apply for a **credit product,** obtain a credit product from us, or are offering to act as a guarantor or act as a guarantor for a credit product, we may **also** share your personal information with the following third parties:

Entity description	We may share your information with:
Westpac Group entities	other companies within the Westpac Group in Australia to comply with our responsible lending obligations.
Credit reporting bodies	credit reporting bodies for the assessment of your financial position in relation to your application for credit and the ongoing management of a credit product or guarantee.
Other loan parties	other borrowers as part of the application process and to administer the product.
Guarantors	• your proposed guarantor(s) for them to assess if they wish to act as your guarantor(s); and • your guarantor(s) on their request, or because we are required to by the Banking Code of Practice or *National Consumer Credit Protection Act 2009* (Cth), for example, to tell a guarantor about any default or demand issued in relation to your loan.

Entity description	We may share your information with:
Your representatives and nominated individuals	• your representatives (including your legal adviser, accountant, mortgage or finance broker, and financial adviser) where you have agreed to this sharing; and • those involved in the administration of your account including services license holders, executors, administrators, guardians, trustees, nominated beneficiaries or attorneys.
Your employer	• to verify your employment and income, for example, in connection with a home loan application.
Debt collectors, debt purchasers, and other lenders	• where permitted by law, to debt collectors to collect any outstanding amounts you owe to us or other lenders, such as where you have given mortgage security over the same property to us and another lender; and • debt purchasers who purchase or may purchase your debt from us to facilitate the negotiation and pricing of the investment in and/or sale of your debts/loans.
Funding organisations	• organisations involved in our funding of loans (including securitisation trustees, investors, and their advisers).
Lenders Mortgage Insurers	• lenders mortgage insurers to enable them to assess the risk of providing insurance to us in respect of your credit product and to administer any claims.
Land Registry Services and Conveyancing Services	• State or Territory Land Registry Services or real property registers; and • conveyancing services.
Government entities	• Government entities, including Housing Australia, for the purpose of meeting reporting requirements, overseeing, managing and conducting any investigations in relation to the Australian Government's Home Guarantee Scheme.

9 Do we use or disclose your personal information for direct marketing?

We will (and our RAMS franchisees may) use your personal information to offer you products and services we believe may be of interest and value to you. The products and services offered may be provided by us or by one of our third-party partners. Products and services may be offered to you by various means, including by mail, telephone, email, SMS, or other electronic means, such as through social media or targeted advertising through our websites or non-Westpac Group websites or through our internet banking service. We may also disclose your personal information to companies outside the Westpac Group who help us to market products and services to you. We won't send you marketing offers if you have previously told us you do not want to receive them. If you do not want to receive direct marketing offers from us, including offers we send about products and services provided by our partners, you can manage your marketing preferences in your internet banking profile or you can contact us using the contact details below or through the opt-out facility provided to you in each marketing message. If you do not want to receive direct marketing offers from a RAMS franchisee, you should contact them directly or follow the opt-out instructions in their message.

Statement of Notifiable Matters: Our handling of your credit-related information.

10 Credit reporting and credit-related information.

Our handling of credit-related information is regulated by the *Privacy Act* and the *Privacy (Credit Reporting) Code* (as updated from time to time). Because credit-related information is a type of personal information, this section should be read along with the rest of this Privacy Statement for detailed information about our collection, use, storage and sharing of personal information. See section 3 for further information on members of the Westpac Group who handle your credit-related information.

Credit-related information includes both credit information and credit eligibility information.

- *"Credit information"* is personal information that may have a bearing on credit that has been provided to you or that you have applied for, including credit for personal, investment or business purposes.
- *"Credit eligibility information"* is information related primarily to your credit-related dealings with other credit providers and comprises of "credit reporting information" disclosed by a credit reporting body to us, and information we derive from that information.

Credit-related information we collect, hold and use.

The types of credit-related information we may collect, hold and use includes:

- identification information, including your name, gender, date of birth, residential addresses, driver's licence number and current and past employers;
- consumer credit liability information, which includes details about consumer loans, credit cards and overdraft facilities, the dates on which they were opened and closed and their credit limits;
- repayment history information, which includes details as to whether or not you have met your monthly repayment requirements under a consumer credit contract;
- financial hardship information, being information relevant in determining your repayment history information under a consumer credit contract to which the National Credit Code applies when you are in a financial hardship arrangement;
- a statement that an information request has been made to a credit reporting body in relation to you by us or another credit provider, a mortgage insurer or trade insurer;
- the type of credit you are applying for (or have applied for), and the amount of credit, included in an information request a credit provider has made to a credit reporting body;
- default information or information regarding any other serious credit infringements, and our opinion about any such infringements;
- new arrangement information, which is when default information has been supplied to a credit reporting body and your consumer credit contract relating to that default information is subsequently varied or replaced;
- payment information, which is when default information has been supplied to a credit reporting body and the overdue amount is paid;
- information from a judgment of an Australian court that relates to any credit that has been provided to you;
- personal insolvency information, meaning information entered or recorded in the National Personal Insolvency Index that relates to your debts, insolvency or credit worthiness;
- publicly available information that relates to your creditworthiness (e.g. court judgments, bankruptcy notices);
- credit eligibility information we receive from a credit reporting body and other information that has a bearing on your credit worthiness, such as a credit report; and
- any information we derive from credit eligibility information, for example, our own assessments of your credit worthiness.

How and why we use and share your credit-related information.

If you apply for any kind of credit with us or offer to act as guarantor for any of our customers (Information Request), we will share your personal information and your credit-related information with credit reporting bodies, and/or we will collect your credit-related information from credit reporting bodies. This is done for the purpose of determining your eligibility for credit (or your suitability to act as guarantor), and we may assess or rate your suitability for credit (or to act as a guarantor).

Please note that:

- **Consent:** Your consent is not required for an Information Request.
- **Use and Disclosure of Information Requests:** A record of Information Requests may be used by, and as relevant, disclosed to credit reporting bodies or credit providers for the purpose of assessing your creditworthiness. This may include the calculation of a credit score or credit rating, subject to any limitations on use or disclosure under applicable laws, regulations, or the Privacy (Credit Reporting) Code.
- **Impact on Credit Score or Credit Rating:** Generally, when a credit reporting body records an Information Request related to your application for credit, this may impact your credit score or rating. For instance, the presence of multiple recent credit applications could have a short-term negative impact on your credit score, as it may be viewed as an indicator of increased credit risk.

The information we access includes your repayment history information, which shows whether you have a history of making required payments on time (and whether any have been made after they are due), and financial hardship information.

Credit reporting bodies may include your personal information and credit-related information, including information we provide them in relation to the credit products you have with us, in reports that they provide to other credit providers to assist those providers in assessing your credit worthiness (such as when you have applied for a loan from the provider).

If you fail to meet your payment obligations in relation to consumer credit, we are required to disclose this to a credit reporting body. From 1 July 2022, if you enter a financial hardship arrangement in relation to credit to which the *National Consumer Credit Protection Act 2009* (Cth) applies, we are also required to disclose this to credit reporting bodies. If you commit a serious credit infringement, such as obtaining credit by fraud, we may also disclose this to a credit reporting body.

We may also use your credit-related information to assist you during hardship, or to assess whether to securitise your loans, or for mortgage products to enable a provider of lenders mortgage insurance to assess the risk of providing insurance. To facilitate these uses, we may share your credit-related information with potential securitisation and funding partners and providers of lenders mortgage insurance, including to assist them with administering those arrangements.

For more information on how we use and share your credit-related information, and who we may share this information with, see section 8 and section 20.

Contacting the credit reporting bodies we use.

The credit reporting bodies we use, and their contact details appear below. For information on how those bodies manage credit-related information, please see their privacy policies available on their websites.

	Phone	Website
Equifax Australia Information Services and Solutions Pty Limited	13 83 32	equifax.com.au
Experian Data Registries Pty Limited	1300 783 684	experian.com.au

Opting-Out from credit reporting bodies' direct marketing (or 'pre-screening').

Credit reporting bodies offer a service to credit providers (like us) who wish to send direct marketing material about their credit services to individuals. This is called 'credit pre-screening'. You have the right to request that the credit reporting bodies do not use your credit-related information for this purpose. To opt-out of credit pre-screening, contact the credit reporting body using the contact details noted above.

Contacting credit reporting bodies if you think you have been a victim of fraud.

You can also ask a credit reporting body not to use or **share** your personal information (including credit-related information) for a period if you reasonably believe that you have been or are likely to be a victim of fraud, including identity theft.

Particular circumstances that may apply to you.

11 If we ask for, or collect, your Tax File Number.

This section applies (in addition to the rest of this Privacy Statement) if we ask for, or collect, your tax file number (**TFN**). Please see the section 21 'Accessing and correcting your personal information.' and section 22 'Resolving your privacy complaints and concerns.' to find out how to access your TFN, correct your details, or complain about our handling of your TFN or other personal information.

Why we collect your TFN.

We are authorised to collect the TFNs of:

- account holders, where the account you open earns interest, and investors under the *Income Tax Assessment Act 1936* (Cth); and
- superannuation fund members, under the *Superannuation Industry (Supervision) Act 1993* (Cth).

We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office (**ATO**). If you are a superannuation fund member and you provide your permission for us to do so, we may also use your TFN to search for funds held by you with other superannuation or retirement savings providers for the purpose of consolidating your super.

You are not required to provide us with your TFN.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us:

- we may be required by law to deduct tax at the highest marginal tax rate plus the Medicare Levy from interest earned on your account;
- if the account you are opening is for a child under 16 and the interest earned on the account is likely to be $420 or more per year pro-rata, interest earned on the account will be subject to withholding tax; and
- if the account you are opening is for a child aged 16 or 17 and the interest earned on the account is likely to be $120 or more, interest earned on the account will be subject to withholding tax and the child will need to lodge a tax return if they want a refund,

unless you are exempt from providing a TFN. If you are exempt, please let us know the type of exemption that applies so that we do not deduct tax from the interest earned on the account.

For joint account holders or investors, a minimum of two TFNs should be provided (one for each person) if you decide to provide your TFN.

For accounts in trust for someone else (such as your child) you should quote your own TFN. If a formal trust has been established, you can quote the trust's TFN.

If your investment with us is made in the course of carrying on a business you may provide us with an ABN instead of a TFN.

If you are a superannuation fund member you can ask us in writing not to record your TFN. However, providing your TFN gives you the following advantages, which may not apply to you if you choose to withhold your TFN:

- we'll be able to accept all types of contributions to your account;
- the tax on contributions to your account will not be higher than the concessional tax rate;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits; and
- it will be easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

Who we share your TFN with.

We are required to report details of interest or dividend income earned, withholding tax deducted and TFNs and exemptions recorded in connection with the accounts and investments you hold with us to the ATO.

In addition, if you are a superannuation fund member and you provide your TFN, we may provide your TFN to another super plan or retirement savings provider if your benefits are transferred, unless you request in writing that your TFN not be disclosed to anyone else.

Otherwise, your TFN will be kept confidential and only shared where permitted by law.

12 If we arrange insurance or superannuation for you or refer you to an insurer or superannuation fund.

We have distribution and referral agreements with insurers outside of the Westpac Group for general insurance, superannuation and life insurance products that may be of interest to you.

We may collect, use and disclose your personal information to assist with your superannuation and insurance needs. This may include, for example, collecting, using and disclosing your personal information for the purposes of:

- providing you with limited personal advice in relation to certain superannuation and general insurance products;
- referring you to the provider of superannuation, life insurance or other general insurance products;
- marketing general insurance, superannuation and life insurance products to you;
- obtaining a superannuation or general insurance quote or arranging superannuation or general insurance for you; and
- if you purchase a superannuation or insurance product:
  - calculating and receiving commissions, and managing administration and compliance relating to that product; and
  - where available and where you have access to digital banking, allowing your general insurance and superannuation products to be visible in Westpac's digital banking environment and enabling you to access certain information about your cover in Westpac's digital banking environment.

If you apply for or have an insurance or superannuation product, we may also share your personal information (including your sensitive information) with:

- insurers, re-insurers, medical and health care providers for the administration of your application and policy, and assessment of claims;
- third party claims management providers, insurance and fraud investigators, cost containment providers and other service providers; and
- your superannuation trustee (and the trustee may disclose information it holds about you to your employer).

13 If you give us personal information about someone else.

Before you provide another person's personal information to us whether directly or with the support of a Business Partner (for example, a proposed guarantor, your spouse or your nominated beneficiary under an insurance policy) or, as a Business Partner, you provide access to any of our products or services to your customers whereby we will collect or you will provide to us their personal information, you must make them aware:

- that you will be doing this;
- the contents of this Privacy Statement and any other relevant privacy notices; and
- that we will collect, use and share their personal information in accordance with this Privacy Statement and any other privacy notices we give you.

Where you provide us with another person's sensitive information (or sensitive information will be collected by or provided to us by a Business Partner in relation to a customer's use of any of our products or services) you must first obtain their consent to sharing it with us and their consent to us collecting, using and disclosing their sensitive information in accordance with this Privacy Statement and any other relevant privacy notices.

14 If you are a representative of a customer or engage with us in relation to products and services to our business, corporate or institutional customers.

Where you are a representative, financial adviser, director, corporate officer or signatory, beneficiary or shareholder of one of our customers, or otherwise give instructions on behalf of a customer, this Privacy Statement is relevant to you where we collect and handle your personal information. For example, we may collect your personal information to process an application by that customer for a product or service, manage their account, provide the product or service or comply with our legislative and regulatory requirements (both in Australia and overseas).

Further information about our handling of your personal information.

15 What personal information do we collect and hold?

The personal information (including sensitive information and credit-related information) that we collect and hold about you will depend on the products and services we offer you and the nature of your interactions with the Westpac Group.

In the table below we list some examples of the personal information we collect and hold about you:

For most products and services.

Type of personal information	Examples of what this may include
Personal and contact details	Your name, date of birth, gender, signature, mailing and residential address details, telephone numbers, email addresses, and personal details relevant to any application for credit such as marital status, number and ages of dependants, citizenship and/or residency details, foreign tax residency status, employment details and status, salary details, work history, assets, debts, and bank account and credit card information.

Type of personal information	Examples of what this may include
Government issued identification (copies) and identifiers	Your Medicare number, passport details, driver's licence number, director identification number and copies of government identification documents.
Photographs, video or audio recordings	Call recordings when you contact our call centres or branches, and security camera recordings when you visit our branches or offices or use our ATMs.
Sensitive information	Information relating to your citizenship, residency status and biometric data (to verify your identity and authorise transactions, for example if you enrol in our 'Smart Verify' or 'Verify-Ewe' service). In addition, we may collect sensitive information about your health, medical history, racial or ethnic origin in the limited circumstances described above under 'Why we collect your personal information' (for example, to offer you specialist Indigenous and remote banking capabilities).
Transactional information	Records of transactions you make using our products and services.
Interaction and behavioural information	• Your interactions with us, including your queries or complaints. • Pages viewed and browsing behaviour on our websites. • How you navigate through our websites and interact with our webpages, including fields completed in forms and applications.
Digital (or electronic information)	The date and time of your visits to our webpages, geographical information, information about the device used to visit our website (including your tablet or mobile device) such as device IDs and IP addresses, the date and time of accessing internet banking and other digital services, and geolocation where you provide permission in your device settings. We may also collect information from third party websites, applications or platforms containing our interactive content or that interface with our own websites and applications.
Publicly available information	Searches of ASIC's banned and disqualified persons register, ASIC's insolvency register, bankruptcy register and State or Territory Land Registry Services or real property registers. We may collect information about you from Westpac pages on social media platforms if you publicly comment but we will never ask you to supply personal information over any social media platform on which we have a presence and use, such as Facebook, WeChat or X.

For credit products.

If you apply for a credit product, obtain a credit product from us, are offering to act as a guarantor or act as a guarantor for a credit product, we may also collect and hold the following personal information about you:

Type of personal information	Examples of what this may include
Credit information	See a definition of 'Credit information' under 'Credit reporting and credit-related Information' section 10.
Credit eligibility information	See a definition of 'Credit eligibility information' under 'Credit reporting and credit-related Information' section 10.
Loan application information	Information about your assets, debts, income and expenditure.
Guarantor information	If you are a proposed guarantor for any of our products, we will collect your personal information from the prospective borrower(s). With your consent, we will also collect your credit-related information in accordance with this Privacy Statement.
Sensitive information	We may collect additional sensitive information about your health, medical history, racial or ethnic origin in limited circumstances described above under 'Why we collect your personal information'.

16 How and when do we collect your information?

We collect most of your personal information directly from you, whether in person, on the phone or electronically via our websites, our online platform(s, email and when you use our products and services.

For example, we collect your personal information from you when you interact with any Westpac Group Australian business or Business Partner to:

- register your interest in, enquire about or apply for any of our products and/or services or programs;
- provide us with feedback or make a complaint;
- use online payment or banking services or use our mobile or tablet applications;
- visit our websites; or
- talk to us (including by us recording certain of your telephone calls with us), email us, do business with us or otherwise interact with us.

We may also collect your personal information if we infer or generate information about you based on your transactions, preferences, and behaviours (including through the use of data analytics).

Where you engage with us in relation to our business, corporate and institutional customers, we may collect your personal information from that customer where you are a representative, director, shareholder, corporate officer or signatory, beneficiary or shareholder of one of our customers, or otherwise give instructions on behalf of a customer [see section 7 above].

We also collect your personal information where that collection is facilitated by one of our Business Partners. For example, where a Business Partner assists you to prepare an application for one of our products or services or facilitates your access to or use of one of our products and services.

17 Additional reasons why we hold, use and disclose your personal information.

In addition to the specific reasons we provide for collecting your personal information in section 4 above ('Why we collect your personal information'), we also hold, use and disclose your personal information for additional purposes set out below.

Purpose	Examples of why we use your personal information
Improve our products and services, enhance customer relationships and manage risks	To prepare your personal information for data analytics processes, conduct data analytics and generate insights from that data analysis for the benefit of Westpac, to improve the delivery and development of our products, services and programs, enhance our customer relationships and effectively manage risk and adherence to our policies and procedures.
Assist our Business Partners and other third parties with our and their products and services	To prepare your personal information for data analytics processes, conduct data analytics, and generate insights for the benefit of our Business Partners and other third parties. Any disclosure of insights or outputs to third parties (other than our Business Partners) will occur only where the information has been de-identified by us or an authorised third party (including by our Business Partners), or where the disclosure is otherwise agreed with you or permitted by applicable laws.
Westpac Group mergers, acquisitions and other sales/funding arrangements	To facilitate actual or prospective divestments, acquisitions, investments, debt/loan sales or other changes (and potential changes) to entities that make up the Westpac Group or Westpac Group products and services.

18 Use of Cookies and Tracking Technologies.

Cookies are small pieces of information stored on your device hard drive or in memory. We use cookies to collect personal information directly from you when you interact with us through our public and secured websites, mobile or tablet applications. We collect limited personal information about you via cookies for the following purposes:

Purpose	Description
Security	Cookies can help secure a user's experience by simplifying login, maintaining session integrity or validating content entered into form fields. We do this to: • effectively manage our business risks; and • verify internet banking customers and carry out other essential security checks to offer you a secure and reliable internet banking service.
Personalise and improve your customer experience	Cookies can be used to remember user preferences or understand traffic or webpages. We do this to: • help us to remember you the next time you visit our websites; • help us identify products and services that may be of interest and value to you; • tailor digital content to your likely interests; and • improve the pages or sites visited by making them faster or more efficient.
Measurement and analysis	Cookies can be used to collect data (including location) about users who interact with our public and secured websites, mobile or tablet applications. This data is stored and analysed by us. We do this to measure effectiveness of our marketing, including via third parties, to improve our services to you.
Marketing and communication	Cookies can be used to launch segment targeted marketing campaigns, promote new services or websites and send segment or targeted messages to you. We do this to: • determine which products or services may be of interest and value to you and to tell you about them; • advise you of new services or website or app features; and • send relevant messages to you.

Our websites and apps use third party pixels and similar technologies supplied by our advertising and analytics partners (such as social media platforms, digital advertising networks and analytics providers).

These technologies allow those partners to collect or receive information directly from your device when you interact with our websites and our apps, including information about your interactions across different websites, apps and digital services.

We use this information to help deliver advertising that is more relevant to your interests, understand how our digital services are used and measure the effectiveness of our products, services and advertising.

You can manage or disable cookies and other tracking technologies through your browser or device settings. Some of our advertising and analytics partners also provide their own opt-out tools for targeted advertising.

Types of personal information collected through tracking technologies may include:

- Online identifiers, such as your IP address, cookie identifiers, device identifiers and other unique identifiers generated by our website, app, or analytics tools; and
- Information about your use of our website or apps, including pages viewed, the products you appear interested in (for example, based on completed or abandoned applications), advertising that you interact with, the time spent on page, and/or the buttons or links clicked.

19 How we protect your personal information.

We take a range of physical, electronic and other security measures, to protect the security, confidentiality and integrity of your personal information (including your sensitive and credit-related information) which we hold. For example:

- access to our information systems is controlled through identity and access management controls;
- employees, our authorised representatives and credit representatives (including RAMS franchisees) are bound by internal information security policies and are required to keep personal information secure;
- all employees, our authorised representatives and credit representatives (including RAMS franchisees) are required to complete training about privacy and information security;
- we monitor and review our compliance with internal policies; and
- we regularly assess our security measures against industry best practices.

20 Sharing your personal information overseas.

For most products and services.

We may share your personal information (including your sensitive information) outside Australia to some of the types of recipients and for the purposes noted above, including:

- organisations operating overseas with whom we partner to provide goods and services to you and our contracted service providers operating overseas, which are likely to be located in New Zealand, United States, Canada, India, Japan, the Philippines, UK, Malaysia, Brazil, South Africa and the countries within the European Economic Area;
- Westpac Group companies located in Germany, Hong Kong, Singapore, New Zealand, UK, United States, Fiji and Papua New Guinea to help us deliver or support the provision of our products and services to you; and
- for international transactions, such as currency exchanges, we will disclose your information to the corresponding international party and their financial services organisations in order to process the transaction. The countries where we disclose your information will depend on the details of the transaction you ask us to carry out.

For credit products.

Our processes for approving and managing credit products involve some tasks being carried out for us by third party service providers, both in and outside Australia, including in India and the Philippines. In carrying out these tasks, service providers may have access to credit-related information.

21 Accessing and correcting your personal information

You can request access to the personal information (including your sensitive information and credit-related information) that we hold about you. You can also ask for corrections to be made to it. To do so, please contact us using the contact details provided below.

If your request relates to your credit-related information, you may also want to contact the relevant credit reporting bodies that have credit-related information about you on file and make similar corrections to your information.

If you want to access or correct your consumer data pursuant to the Consumer Data Right, please refer to our Consumer Data Right policy.

We will seek to verify your identity before we allow access, or make changes, to your personal information or credit-related information.

There is no fee for requesting corrections to your personal information or for us to make those corrections. In some circumstances, we may charge you a reasonable amount for providing you access to your personal information to cover the costs of locating the information, copying it and supplying it to you.

We are not required to provide you with access to your personal information in certain limited circumstances, for example where a Court or Tribunal order requires us to deny access. There are also certain circumstances in which we are not required to correct your personal information – for example, where we are not satisfied that the information we have on record for you is inaccurate, out-of-date, incomplete, irrelevant or misleading.

However, if we refuse to give you access to or to correct your personal information, we will give you a notice explaining our reasons (except to the extent it would be unreasonable or unlawful for us to do so) and provide you with information on how you can complain about our refusal.

22 Resolving your privacy complaints and concerns.

If you have a question or complaint about how your personal information (including sensitive information and credit-related information) is being handled by us, or our service providers, please contact us first by using the contact details provided below. If your question or complaint relates to how a Business Partner is handling your personal information, please contact that Business Partner first by using the contact details in their privacy notice.

Delivering on our service promise.

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

Our commitment to you.

If you are ever unhappy about something we have done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within five (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.

If you are still unhappy.

If you are not satisfied with our response to, or handling of, your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA's terms of reference. The contact details for AFCA are set out below.

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Online: www.afca.org.au

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner (OAIC) if you have raised a complaint with us and you're not happy with our response or have concerns about the way we handle your personal information. The contact details for the OAIC are set out below.

Office of the Australian Information Commissioner

GPO Box 5288
Sydney NSW 2001
Phone: 1300 363 992
Online: www.oaic.gov.au

23 Contact us.

RAMS customers can contact us by:

- calling 13 RAMS (13 7267). If you're overseas please call +612 9647 6967;
- emailing privacy_officer@ramsservices.com.au;
- in person by visiting any RAMS Home Loan Centre;
- online at rams.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or
- write to us at Locked Bag 5001, Concord West NSW 2138.

Westpac customers can contact us:

- over the phone 132 032 from anywhere in Australia. If you are overseas, please call +61 2 9155 7700, 24 hours a day, 7 days a week;
- 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; or
- by writing to us – at Reply Paid 5265, Sydney NSW 2001.

Westpac Institutional Bank (WIB) customers

- Customers of WIB may contact us through their Relationship Manager.

St. George customers can contact us by:

- calling 13 33 30 from anywhere in Australia;
- in person – at any branch;
- online at stgeorge.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or
- write to us – at Reply Paid 5265, Sydney NSW 2001.

Bank of Melbourne customers can contact us by:

- calling 13 22 66 from anywhere in Australia;
- visiting any of our branches in person;
- online at bankofmelbourne.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or
- write to us at Reply Paid 5265, Sydney NSW 2001.

BankSA customers can contact us by:

- calling 13 13 76 from anywhere in Australia;
- visiting any of our branches in person;
- online at banksa.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or
- writing to us at Reply Paid 5265, Sydney NSW 2001.

BT customers can contact us by:

- calling 1300 881 716;
- online at bt.com.au – using our secure feedback form to provide feedback, share your suggestions, provide a complaint or compliment; or
- write to us at BT, GPO Box 2675, Sydney NSW 2001.

Asgard customers can contact us by:

- calling 1800 731 812. If you are overseas please call +61 2 9155 4010;
- using our Contact Us form; or
- write to us at Asgard PO Box 7490 Cloisters Square WA 6850.

Capital Finance customers can contact us by:

- calling 1300 300 309 from anywhere in Australia;
- email – dispute_resolution@capital-finance.com.au to provide feedback, share your suggestions, provide a complaint or compliment; or
- write to us – at Reply Paid 5265, Sydney NSW 2001.

For all Westpac Group customers – Privacy Officer

- Our Privacy Officer can be contacted in relation to privacy concerns by writing to Reply Paid 5265, Sydney NSW 2001. For further information go to our website and search 'Feedback and Complaints'.

Accessibility Support

RAMS welcomes calls through the National Relay Service. If you are deaf, hard of hearing, or have speech/communication difficulty, choose your access option detailed on National Relay Service.

Where English is a second 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 a second language.

24 Changes to this Privacy Statement.

We may update this Privacy Statement from time to time. An up-to-date version of this Privacy Statement is available at any time at rams.com.au/privacy/privacy-statement/

This Privacy Statement was published in November 2024.

RAMS acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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