

CONSUMER DATA RIGHT POLICY.





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WHAT IS THE CONSUMER DATA RIGHT?

The Consumer Data Right (CDR) is a law which provides you, as an individual or organisation, with the right to:

- Request access to CDR data relating to banking products ('product data');
- Allow CDR data relating to you ('consumer data') to be shared with others; and
- Correct your consumer data.

The CDR is there to give you greater control over how your data is handled by us, to provide transparency into our own product and service offering, and to increase competition in the banking marketplace.

ABOUT THIS POLICY.

Westpac Banking Corporation offers products under the Westpac, St. George, BankSA, Bank of Melbourne, RAMS and BT brands ('Westpac Group') in relation to which data requests can be made under the CDR. In some cases, data requests may also be made in relation to Westpac Group products offered by third parties under 'white label' arrangements. This policy provides information about how Westpac Group manages CDR data, including how you can access and correct your data, and how to make a complaint.

The Federal Government is using a phased approach to introduce the CDR in the banking sector. CDR data will be made available for sharing by Westpac Group in accordance with the implementation schedule set out by the Government.

For more information about how we manage CDR data and the data which is currently available for sharing, please visit the website of the Westpac Group brand or white label provider you are interested in and search for 'Open Banking'. An electronic or hard copy of this policy is available on request.

APPLICATION OF THIS POLICY.

References in this policy to data (including accessing, sharing and correcting data) apply specifically to CDR data.

Please refer to the privacy policy of the Westpac Group brand you are interested in for information on how we collect, use, hold and disclose your personal information, as well as ensure the quality, integrity and security of your personal information under applicable privacy laws more generally.

Please also refer to the privacy policy of the Westpac Group brand you are interested in for information on how you can request access to the personal information we hold about you or ask for corrections to be made to your personal information under the Australian Privacy Principles.

HOW DO I ACCESS PRODUCT AND CONSUMER DATA?

Westpac Group accepts requests for access to product data and consumer data that is mandated by law ('required data'). We do not accept requests for access to additional types of product and consumer data beyond that which we are required to provide by law.

What is product data?

Product data is information about the banking products and services that we offer. This information is generic in nature, and does not relate or apply to any identifiable individual or business.

Product data generally includes information about the pricing, eligibility criteria, fees, terms and conditions, availability and performance of our Westpac Group products or service offerings.

How do I access product data?

Any member of the public, or organisation can make a request to access Westpac Group product data. You do not have to be a customer of Westpac Group to make the request. Requests to access Westpac Group product data can be made using a product data request service, which is accessible through the websites of each Westpac Group brand or white label provider. Product data is disclosed to the person who made the request in machine-readable form.

What is consumer data?

Consumer data is information about banking products and services that relate to you, as an individual or business. This includes information about you as a user of a product, information about your use of the product, and information about the products you hold. It also includes any data that is wholly or partly derived from these categories of information.

What types of consumer data does Westpac Group hold?

The types of consumer data that we hold include:

- customer information such as your name, and contact details;
- account details such as your account number, account name, balances, and fees and charges;
- transaction information including dates, description and the amount debited or credited; and
- product specific data identifying or describing the characteristics of a product.

How do I access my consumer data?

You can access your Westpac Group consumer data by authorising us to share it with data recipients who have been 'accredited' under the CDR regime to receive consumer data. We can only share your Westpac Group consumer data with organisations that have been accredited, and if you are eligible to make a sharing request under the CDR regime.

For example, if you apply for a loan with another bank and they request to see data on your transaction account as part of their assessment, you can give us permission to share your consumer data relating to that transaction account with them if they are accredited to receive data under the CDR.

If you authorise us to share your Westpac Group consumer data as described above, it will be disclosed, in machine-readable form, to the accredited organisation through a specialised service that we provide ('accredited person request service').

Will my consumer data only be shared with my consent?

Under the CDR, we will only share your Westpac Group consumer data with another organisation if you give us permission to do so, unless required by law.

You can use your data sharing dashboard in your Westpac Group online banking service or white label provider application to track all the permissions you have given to us to share your data. We will always notify you via the data sharing dashboard as soon as practicable after sharing your data.

What happens if I change my mind later?

You may withdraw your permission for us to share your consumer data at any time by using your data sharing dashboard through your online banking service or white label provider application. We will notify you through the data sharing dashboard, as soon as practicable upon receipt of such a request.

CORRECTING MY DATA.

How do I ask for my consumer data to be corrected?

You may request a correction of consumer data that we hold. To request a correction, please either contact us by phone or visit us in-person (if applicable). Details for how to contact us by phone and how to locate your nearest branch or Home Loan Centre (if applicable) are listed under the heading 'Contact us' below.

Once you make that request, we will confirm that we have received your request by acknowledging it verbally or in writing. We will then aim to correct consumer data within 10 business days, after which we will respond to your request in writing detailing whether the correction was made, and if not, providing the reasons why, in addition to the options available to you to escalate the matter.

If we share consumer data that relates to you with an accredited data recipient with your permission, and later realise that the data we shared was incorrect, we will advise you of this in writing within 5 business days. When the data has been corrected, it will be shared through our accredited person request service the next time it is requested. If you would like to receive the corrected data, you can ask the relevant accredited data recipient to request it again through our accredited person request service.

MORE INFORMATION.

How do I make a complaint?

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. If you have any concerns about the way we handle your data, or would like to make a formal complaint, you can make a complaint over the phone, in writing or in person (where applicable), by using the details listed under the heading 'Contact us' below (subject to our operating hours if over the phone or in person).

What information am I required to provide in relation to a complaint?

You will need to let us know your customer details (such as your name and Customer ID), contact details, information relating to your complaint and the desired outcome of your complaint.

How will Westpac Group deal with my complaint?

Our aim is to acknowledge and 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 Solutions teams.





Our 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. The possible resolutions available to you will depend on the nature of your complaint (for example, correcting any incorrect information held).

If you are not satisfied with our response, or how we have handled your complaint, you can contact:

- the Westpac Group Customer Advocate (Customer Advocate);
- the Office of the Australian Information Commissioner (the Commissioner); or
- 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. Time limits apply to complain to AFCA. Please refer to AFCA's website for details.

For more information about how we deal with complaints, please visit the website of the Westpac Group brand or white label provider you are interested in and search 'Feedback and Complaints'.

Contact us.

				
Westpac	Please call us from anywhere in Australia on 132 032. If you are overseas, please call +61 2 9155 7700.	Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001	If you prefer to tell us in person, go to our website to locate your nearest branch.	Email us at westpaccustomersolutions@westpac.com.au
St.George	Please call us from anywhere in Australia on 13 33 30. If you are overseas, please call +61 2 9155 7800.	St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001		Using the secure feedback form at eforms.stgeorge.com.au/olfmu/eforms/ConsumerFeedback/#/welcome
Bank of Melbourne	Please call us from anywhere in Australia on 13 22 66. If you are overseas, please call +61 3 8536 7870.	Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000		Using the secure feedback form at eforms.bankofmelbourne.com.au/olfmu/eforms/ConsumerFeedback/#/welcome
BankSA	Please call us from anywhere in Australia on 13 13 76. If you are overseas, please call +61 2 9155 7850.	BankSA Customer Solutions, Reply Paid 399, Adelaide SA 5001		Using the secure feedback form at eforms.banksa.com.au/olfmu/eforms/ConsumerFeedback/#/welcome
RAMS	Please call us from anywhere in Australia on 13 72 67. If you are overseas, please call +61 2 9647 6967.	RAMS Financial Group Pty Ltd, Locked Bag 5001 Concord West, NSW 2138	If you prefer to tell us in person, go to our website to locate your nearest Home Loan Centre	Using the secure feedback form at rams.com.au/contact-us-feedback-and-complaints/
BT	Please call us from anywhere in Australia on 132 135. If you are overseas, please call +612 9155 4070.	BT Financial Group, GPO Box 2675 Sydney NSW 2001		Using the secure feedback form at secure.bt.com.au/contact-us/contact-form.asp

For further information on how to contact us, go to the website of the Westpac Group brand or white label provider you are interested in and search 'Feedback and Complaints'.

The Commissioner can be contacted at:

Office of the Australian Information Commissioner

Online: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Post: GPO Box 5218, Sydney NSW 2001

AFCA can be contacted at:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001



