

Home loans

Bankwest is a division of the Commonwealth Bank of Australia (CBA). In this Privacy Collection Notice 'we' or 'us' refers to Bankwest, CBA and its subsidiaries (the CommBank Group). This Privacy Collection Notice describes the main ways we collect, use and share your personal information when you:

- apply for or hold a home loan (with or without other banking products) and/or
- guarantee a home loan or are considering whether or not to guarantee a home loan.

This notice should be read in conjunction with our [Privacy Statement](#) at [bankwest.com.au/privacy](#) which explains the other ways we may collect, use and share your personal information, how to access your personal information and correct it when its wrong, how to make a privacy related complaint and how we will deal with it. If you would like a copy of our Privacy Statement, need more information, or have a privacy concern you can call **13 17 19 anytime or visit a branch. Sometimes we update our [Privacy Statement](#) and you can always find the most up to date version on the Bankwest website. **Neither this notice nor our Privacy Statement form part of any contract you have with us.****

1. What personal information we collect

The personal information we collect includes:

- information about your identity, such as your name, date of birth and contact details
- information contained in identity documents or government documents
- information about your interactions with us, such as your transactions, payments and use of our website
- your credit history, including information obtained from Credit Reporting Bodies (CRBs)
- financial information you give us.

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf (such as a parent or guardian), the primary card holder (where you are an additional card holder), your agent, an authorised operator of your account, CRBs, your guarantor or other credit providers. If you give us information about others (such as a joint applicant) you must have their authority and tell them what is in this privacy collection notice.

Sometimes the personal information we collect about you may also include sensitive personal information such as information about your health. We only collect this information to assess your credit application. **You consent** to us collecting your sensitive personal information for this purpose.

2. Why we collect your personal information and what we use it for

The reasons we collect and use your personal information include to:

- confirm your identity and manage our relationship with you
- assess your application for credit and minimise risk
- design, price, provide, manage and improve our products and services
- comply with relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act, the responsible lending provisions of the National Consumer Credit Protection Act and State Property Laws.

We are authorised under the Income Tax Assessment Act to collect your Tax File Number. You do not have to provide it, but if you do not, we must withhold a portion of any interest earned on your account.

3. Exchanging your personal information with Credit Reporting Bodies (CRBs)

Identity verification - In order to verify your identity, we may exchange your name, residential address and date of birth with a CRB to assess whether the information you provided matches the information in any credit file about you. The CRB may provide us with the results of its identity verification assessment and may use your personal information, together with personal information it holds about other people, for the purposes of preparing that assessment. **You consent** to us providing your personal information to a CRB and requesting an identity verification assessment.

Credit reports - Where you apply for credit, we may also need to ask CRBs for your credit report to help us assess your credit application, manage your loan, collect overdue payments and act in the event of fraud or serious credit infringement. Where you are considering being a guarantor or security provider, **you also consent** to us requesting your credit report from a CRB to help us in our assessment.

Other exchanges - Other information we may exchange about you with CRBs includes:

- the type and amount of credit you have applied for
- if you have missed any repayments
- any temporary and permanent financial hardship arrangements that you may have with us
- if you have committed fraud or another serious infringement.

The CRBs we use are Equifax Pty Ltd ([Equifax.com.au](#)), Experian Australia Credit Services Pty Ltd ([Experian.com.au](#)) and illion Australia Pty Ltd ([illion.com.au](#)). See the 'Your Credit Information' section in our Privacy Statement at [bankwest.com.au/privacy](#) for key information about credit reporting matters such as how to access and correct information, make a complaint and how we will deal with complaints, tell a CRB not to use your information for direct marketing and what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

4. Exchanging your personal information with guarantors and security providers

If your home loan is or may be guaranteed, and/or a person is offering property as security, **you consent** to us sharing your personal information including your consumer credit report with your guarantor or security provider. We may also provide your guarantor with a statement of matters related to the amount owing on the home loan they have guaranteed upon their request. We provide this information, including at the application stage, so that your guarantor can make informed decisions including whether to act as guarantor and/or whether to offer property as security.

5. Exchanging your personal information with other credit providers

To assess your application for credit or where you are considering being a guarantor or security provider we may exchange your credit eligibility information, such as the type and amount of credit you have open, or have had in the past, your repayment history and any defaults by you with other credit providers. **You consent** to us providing this information to other credit providers for these purposes.

6. Exchanging your personal information with QBE

If we decide that your home loan requires Lenders Mortgage Insurance (LMI), or you are acting as a guarantor for a loan that requires LMI, we can share information including your identity, your lending application and information about your security property, including any valuations with our LMI provider QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071 (QBE). If we are unable to provide this information to QBE, QBE will be unable to issue insurance and Bankwest may be unable to provide you with a loan.

Where permitted by the Privacy Act, QBE may disclose your information to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (whether in Australia or overseas), its service providers, its agents, contractors and external advisers, a guarantor or potential guarantor, reinsurers, to parties for the purposes of securitisation, to parties for the purposes of fraud preventions, your referees (including your employers), your legal and financial advisors, mercantile agents (if you default on the loan), rating agencies and other financial institutions and credit providers. Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines.

QBE LMI's Privacy Policy can be found on their website <https://www.qbe.com/lmi/about/governance/privacy-policy> and it explains how QBE collect, handle, and use information about you, how you can access and correct information about you that QBE holds, how you can make a complaint if you have concerns about how QBE manages your information, and how QBE will deal with complaints. You can access information that QBE holds about you by calling **1300 367 764**.

7. Who else we share your personal information with

Others we may share your personal information with include:

- the CommBank Group who can use the information for the same purposes as us
- Government and law enforcement agencies and regulators
- registries that are relevant to the services that we provide, such as land registries
- other people related to your account such as account signatories, joint account holders, primary card holders (where you are an additional card holder) or people who have authority on your account, as well as other persons necessary to execute your instructions
- your co-borrower where your individual offset account is linked to a joint home loan
- Brokers (including their support staff and any successors or assignees), Broker Head Groups (including any successors or assignees) or other third parties who introduce you to us or provide you with services in relation to a home loan. This can be at the time of application and for the duration of your loan
- other service providers who help us deliver our home loans and other products and services. Please read our Privacy Statement at bankwest.com.au/privacy for more information about the types of service providers we use, what information we share with them and why we share it.

8. Direct marketing messages

We may contact you by phone, SMS, in writing or email using the details you have provided us to tell you about products and services we think may be of interest to you. If you do not wish to receive these messages simply call **13 17 19** anytime. You can also unsubscribe from commercial electronic messages using the unsubscribe function included in the message.

Sometimes we use third party service providers such as marketing companies or mail houses to send messages on our behalf. We share your personal information with marketing companies or mail houses so they can send service or direct marketing messages to you, and make sure you do not receive messages that are not suitable for you or that you have opted out of.

9. Acknowledgement and consent

You acknowledge the information in this Privacy Collection Notice and our Privacy Statement at bankwest.com.au/privacy.

You consent to us (where applicable):

- collecting your sensitive personal information to assess your credit application (see part 1)
- exchanging your personal information with credit reporting bodies to verify your identity (see part 3)
- obtaining a credit report about you where you are considering being a guarantor or security provider (see part 3)
- sharing your personal information including your consumer credit report with your guarantor or security provider (see part 4)
- exchanging your personal information with other credit providers (see part 5)
- sending you direct marketing messages, but you can opt out of receiving them anytime by calling 13 17 19 or by using the unsubscribe function for commercial electronic messages (see part 8).

If you do not acknowledge and consent to the above we may not be able to provide you with the best products and services that suit your needs.

Access seeker consent (Broker loans only)

I authorise my Broker, as an access seeker, to receive information that is contained in my credit report from the Bank to assist in the assessment of my credit application.

Yes No

First name Surname

Signature Date