

Privacy Policy.

Dated 26 March 2019



How we handle your personal information



1. About us

The CommBank Group provides a wide range of banking and financial services. This policy describes how your personal information is handled by the Group's Australian members.

The Commonwealth Bank of Australia and its subsidiaries (the Group) provide banking, finance, insurance, funds management, financial planning and advice, superannuation, stockbroking and other services. The Group includes the CommSec, CommInsure, Commonwealth Financial Planning, Financial Wisdom, Count Financial, Bankwest and Colonial First State businesses. All of the Group's Australian members must follow the Privacy Act and Australian Privacy Principles (APPs).

For more information about the Group, including a complete list of Group members, see CommBank's latest Annual Report, available at commbank.com.au/shareholders.

Some of the Group's Australian businesses have their own privacy policies — these are Aussie Home Loans and Residential Mortgage Group, Ausiex, Bankwest, CFS Global Asset Management and Commonwealth Bank Group Super. If you're a customer of one of these businesses, please read their privacy policy. Website details can be found in **Section 10**.

In this policy, "we", "us" or "our" means each Australian member of the Group, except the businesses that have their own privacy policy.

In addition to the Privacy Act, individuals located in the European Union (EU) may also have rights under EU based rules known as the General Data Protection Regulation (GDPR). The GDPR has harmonised the data privacy laws of each individual EU country, giving more rights to individuals located in the EU and more obligations to organisations holding their personal information.

Details of additional rights of individuals located in the EU and how we meet them are outlined in Appendix 1.

We take privacy seriously and are committed to ensuring the protection of your personal information, no matter where you are located.



2. Your privacy is important to us

We protect your information, and aim to be clear and open about what we do with it. You can find more information in places like our application forms and terms and conditions.

We understand that your privacy is important to you, and we value your trust. That's why we protect your information and aim to be clear and open about what we do with it. This policy explains how we handle your personal information. It also includes:

- Our policy on the handling of credit reports and other credit information
- Key information about credit reporting matters (see **Section 6**).

During your relationship with us, we may tell you more about how we handle your information—for example, when you fill in an application or claims form or receive terms and conditions. You should always read these documents carefully.

Sometimes we update our privacy policy. You can always find the most up-to-date version on our websites.



3. What information do we collect?

We collect information about you when you use our products or services, or deal with us. We may also collect information about you from other people and organisations.

Information we collect from you

We collect personal information about you when you contact us, use our products or services, visit our websites or use our mobile apps or deal with us in some other way.

The information we collect from you may include:

- **Information about your identity** — including your name, address, date of birth, gender and marital status
- **Your Tax File Number or tax residency status**
- **Health information** — for example for insurance purposes
- **Financial and transaction information**
- **When you visit our websites or use our mobile apps** — your location information, IP address, mobile device and network information, and any third-party sites you access. For more information about how we do this, visit commbank.com.au and click the **Cookies** link at the bottom of the page or visit commbank.com.au/app
- **Other personal information**, such as details of your interactions with us.

Information we collect from others

We collect information about you from others, such as:

- Service providers
- Agents
- Advisers
- Brokers
- Employers
- Companies or bodies that you own shares in or have an interest in
- Family members

For example, if you apply for credit, we may ask a credit reporting body for your credit report. If you apply for life, income protection or travel insurance, we might ask you or your doctor for your medical information. We may also collect information about you that is publicly available (for example, in public registers or on social media) or provided by businesses we deal with.

Sensitive information

The Privacy Act protects your sensitive information — such as information about your religion, ethnicity, health or biometrics (for example, your fingerprints). If we need this type of information, we'll ask for your permission — except where otherwise allowed by law.



4. How do we use your information?

We're careful about how we use your information. We use it to deliver our products and services. We also use your information for other reasons, such as to better understand you and your needs, and to let you know about other products and services you might be interested in.

We collect, use and exchange your information so we can:

- Confirm your identity
- Assess your application for a product or service
- Design, manage, price and provide our products and services
- Manage our relationship with you
- Minimise risks and identify or investigate fraud and other illegal activities
- Contact you, for example, when we need to tell you something important
- Improve our service to you and your experience with us
- Comply with laws, and assist government or law enforcement agencies
- Manage our businesses.

We may also collect, use and exchange your information for other reasons where the law allows or requires us.

Bringing you new products and services

From time to time, we may also use your information to tell you about products or services we think you might be interested in. To do this, we may contact you by:

- Email
- Phone
- SMS
- Social media
- Advertising through our apps, websites, or third-party websites
- Mail.

If you don't want to receive direct marketing messages or want to change your contact preferences, log on to NetBank and click **Message Preferences**.

If you don't use NetBank or want to know other ways to opt out — or if you're a CommSec, Colonial First State, Count Financial, Financial Wisdom or Commonwealth Financial Planning customer — see **Section 10** for how to opt out.

Using data to give you better customer service

We're always working to improve our products and services and give you the best customer experience.

New technologies let us combine information we have about you and our other customers, for example transaction information, with data from other sources, such as third party websites or the Australian Bureau of Statistics. We analyse this data to learn more about you and other customers, and how to improve our products and services.

We sometimes use this combined data to help other businesses better understand their customers. When we do, we don't pass on any personal information about you.



5. Who do we share your information with?

We may share your information with other members of the CommBank Group. We may also share your information with others for the reasons mentioned in Section 4.

We may share your information with other members of the Group. This helps us offer you a high-quality customer experience. You can read about how Group members may use your information in **Section 4**.

We may also share your information with third parties for the reasons in **Section 4** or where the law otherwise allows. These third parties can include:

- **Service providers** — for example, mortgage insurers, loyalty program partners and our product distributors
- **Businesses who do some of our work for us** — including direct marketing, statement production, debt recovery and IT support
- **Brokers, agents, advisers and people who act on your behalf** — such as your parent (if you are under 14), guardian, or a person with Power of Attorney
- **Guarantors and other security providers**
- **Organisations involved in our funding arrangements** — like loan purchasers, investors, advisers, researchers, trustees and rating agencies
- **People who help us process claims** — like assessors and investigators
- **Other banks and financial institutions** — for example, if we need to process a claim for a mistaken payment
- **Auditors, insurers and re-insurers**
- **Current or previous employers** — for example, to confirm your employment
- **Government and law enforcement agencies or regulators**
- **Credit reporting bodies and credit providers**
- **Organisations that help identify illegal activities and prevent fraud**
- **Other people (like cardholders) using the same account.**

Sending information overseas

Sometimes, we may send your information overseas, including to:

- Overseas businesses that are part of the Group
- Service providers or third parties who store data or operate outside Australia
- Complete a transaction, such as an International Money Transfer
- Comply with laws, and assist government or law enforcement agencies.

If we do this, we make sure there are arrangements in place to protect your information. You can find out which countries your information may be sent to at commbank.com.au/security-privacy/country-list.pdf.



6. Checking your credit history

If you ask us for credit, we may check your credit reports. We get these from credit reporting bodies. We also share your credit information with them so they can provide credit reports to others.

When you apply to us for credit or choose to be a guarantor, we may need to check your credit reports.

A credit report gives us information about your credit history. Credit reports are provided by credit reporting bodies, who collect and share credit information with credit providers like us, and other service businesses like phone companies.

The Privacy Act limits the information we can give to credit reporting bodies, and that they can give us. The Act also limits how we can use credit reports.

The information we can share with credit reporting bodies includes:

- Your identity
- Type and amount of credit you have — like credit cards, home loans, or personal loans
- How much you've borrowed
- If you've made all your repayments
- If you've committed fraud or another serious credit infringement.

Credit reporting bodies include this information in their reports to assist other credit providers to assess your credit worthiness.

We can also ask credit reporting bodies to give us your overall credit score, and may use credit information from credit reporting bodies together with other information to arrive at our own scoring of your ability to manage credit.

The credit reporting bodies we use are Equifax Pty Ltd, Experian Australia Credit Services Pty Ltd and Illion Australia Pty Ltd. You can download a copy of their privacy policies at:

- www.equifax.com.au/privacy
- experian.com.au/legal/privacy.html
- www.illion.com.au/privacy-policy

What do we do with credit information?

We use information from credit reporting bodies to:

- Confirm your identity
- Assess your credit applications
- Assess your ability to manage credit
- Manage our relationship with you
- Collect overdue payments.

We keep your credit information with your other information. You can view this information or ask us to correct it if it's wrong (see **Section 8**) or make a complaint to us (see **Section 9**).

Other rights you have

Direct Marketing — Credit providers like us can ask credit reporting bodies to use your credit information to pre-screen you for direct marketing purposes, but you can tell credit reporting bodies not to (see **Section 10**).

Preventing identity fraud — If you think you have been or could be a victim of fraud — for example, if someone else may be using your name to apply for credit — you can ask the credit reporting body not to use or give anyone your credit information.



7. Keeping your information safe

Our staff are trained in how to keep your information safe and secure. We use secure systems and buildings to hold your information. We aim to only keep your information for as long as we need it.

We store your hard copy and electronic records in secure buildings and systems, or using trusted third parties. Here are some of the things we do to protect your information.

Staff training	We train our staff in how to keep your information safe and secure.
Secure handling and storage	When we send information overseas or use third parties that handle or store data, we put arrangements in place to protect your information.
System security	<p>When you log into our websites or apps, we encrypt data sent from your computer to our systems so no one else can access it.</p> <p>We have firewalls, intrusion detection and virus scanning tools to stop viruses and unauthorised people accessing our systems.</p> <p>When we send your electronic data to other organisations, we use secure networks or encryption.</p> <p>We use passwords and/or smartcards to stop unauthorised people getting access.</p>
Building security	We use a mix of alarms, cameras, guards and other controls in our buildings to prevent unauthorised access.
Destroying or de-identifying data when no longer required	We aim to keep personal information only for as long as we need it – for example for business or legal reasons. When we no longer need information, we take reasonable steps to destroy or de-identify it.



8. Accessing, updating and correcting your information

You can contact us and ask to view your information. For more detailed information, you may need to fill out a request form. If your information isn't correct or needs updating, let us know straight away.

Can you see what information we have?

You can ask us for a copy of your information, like your transaction history, by visiting a branch, going online or calling us. To get a copy of the credit information we have about you, you can visit a branch or call us.

For more detailed information, like what we've included in your loan file, you'll need to fill out the Request for Access to Personal Information form included at the end of this policy. Send it to us using the contact details in **Section 10**.

Is there a fee?

There is no fee to ask for your information, but sometimes we might charge an access fee to cover the time we spend finding and putting together the information you want. If there's a fee, we'll let you know how much it is likely to be, so you can choose if you want to go ahead. Generally, the fee is an hourly rate plus photocopying costs and other expenses. You'll need to pay us before we start, or give us permission to take it out of your account.

How long will it take?

We try to make your information available within 30 days after you ask us for it. Before we give you the information, we'll need to confirm your identity.

Can we refuse to give you access?

In some cases, we can refuse access or only give you access to certain information. For example, we might not let you see information that is commercially sensitive. If we do this, we'll write to you explaining our decision.

Updating your information

It's important that we have your correct details, such as your current home and email addresses and phone number. You can check or update your information at any branch, or by logging in to one of our websites or calling us (see **Section 10**).

Can you correct or update your information?

You can ask us to correct or update any information we have (including credit information). See **Section 10** for ways to contact us. If we've given the information to another party, you can ask us to let them know it's incorrect. We won't charge a fee for this.

If the incorrect information was given to us by a credit reporting body, we may need to check with them or the relevant credit provider before we can change it. We'll try to do this within 30 days. If we can't, we'll let you know why it's taking longer and agree on a new timeframe with you. We'll also tell you when we've corrected the information.

What if we believe the information is correct?

If we don't think the information needs correcting, we'll write to let you know why. You can ask us to include a statement with the information that says you believe it's inaccurate, incomplete, misleading or out of date.



9. Making a privacy complaint

If you have a concern or complaint about your privacy, let us know and we'll try to fix it. If you're not satisfied with how we handle your complaint, there are other things you can do.

How can you make a complaint?

We try to get things right the first time —but if we don't, we'll do what we can to fix it. If you are concerned about your privacy (including credit information), you can make a complaint and we'll do our best to sort it out.

To make a complaint, contact one of our staff or customer service teams. We'll look into the issue and try to fix it straight away. If you're not satisfied, you can call our Customer Relations team. See **Section 10** for contact details.

How do we manage complaints?

We will:

- Keep a record of your complaint
- Give you a reference number, along with a staff member's name and contact details if you want to follow it up
- Respond to the complaint within a few days if we can, or tell you if we need more time to look into it
- Keep you updated on what we're doing to fix the problem
- Give our final response within 45 days (or 90 days for superannuation complaints). If we can't give you a response in this time, we'll get in touch to tell you why and work out a new timeframe with you.

Credit information complaints

If your complaint is about your credit information, we may need to check with credit reporting bodies or the credit provider involved. We'll let you know we've received your complaint within seven days. If we can't sort it out within 30 days, we'll get in touch to tell you why and work out a new timeframe with you.

What else can you do?

If you're not satisfied with how we manage your complaint or our decision after you've been through our internal complaints process, the Australian Financial Complaints Authority (AFCA) offers a free independent dispute resolution service for consumer and small business complaints. You can contact AFCA between 9am and 5pm (Sydney time) Monday to Friday.

The Australian Financial Complaints Authority can consider most complaints involving financial services providers.

If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001
Phone 1800 931 678 (free call)
Visit afca.org.au

Office of the Australian Information Commissioner

GPO Box 5218, Sydney NSW 2001
Phone 1300 363 992
Visit oaic.gov.au



10. We're here to help

If you want to update your personal information, or if you have a privacy concern, need more information, or want to update your preferences — help is just a phone call or a few clicks away.

To ask a question, access your personal information, make a correction or a complaint, or get a printed version of this policy	General Banking	<ul style="list-style-type: none">• Phone 13 2221• Log on to netbank.com.au and click Contact us• Visit commbank.com.au• Drop into any branch
	NetBank	<ul style="list-style-type: none">• Phone 13 2221 and press Option 4• Log on to netbank.com.au and click Contact us
	Business Banking	<ul style="list-style-type: none">• Phone 13 1998• Email localbusinessbanking@cba.com.au
	Colonial First State	<ul style="list-style-type: none">• Phone 13 1336• Email contactus@colonialfirststate.com.au
	CommSec	<ul style="list-style-type: none">• Phone 13 1519• Log on to commsec.com.au and click Contact us
	CommInsure	<p>Home and car insurance</p> <ul style="list-style-type: none">• Phone 13 2423• Email generalinsuranceprivacy@cba.com.au <p>Life insurance and annuities</p> <ul style="list-style-type: none">• Phone 13 1056• Email CommInsureComplaints@cba.com.au <p>Superannuation and investments</p> <ul style="list-style-type: none">• Phone 13 2015• Email service@cba.com.au
If you're deaf or hard of hearing, or have difficulty speaking.	Commonwealth Essential Super	<ul style="list-style-type: none">• Phone 13 4074• Email ContactEssentialSuper@cba.com.au
	National Relay Service	<ul style="list-style-type: none">• TTY/Voice: 133 677• SSR: 1300 555 727• Visit relayservice.gov.au
If you've raised your concern with one of our staff and aren't satisfied	Complaints	<ul style="list-style-type: none">• Phone: 1800 805 605 or +61 2 9687 0756 from overseas 8.30am–6pm (AEST) Monday to Friday• Fax: 1800 028 542 or +61 2 9841 7700 from overseas• Visit commbank.com.au/feedback• Write to us: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

To update your preferences about how we contact you or ask not to receive direct marketing	If you use NetBank	<ul style="list-style-type: none"> Log on to netbank.com.au, click More from the main menu and choose Message Preferences
	If you don't use NetBank	<ul style="list-style-type: none"> Call us on 13 2221 Drop into any branch.
	If you're a customer of CommSec, Colonial First State, Count Financial, Financial Wisdom or Commonwealth Financial Planning	<p>Call:</p> <ul style="list-style-type: none"> CommSec - 13 1519 Colonial First State - 13 1336 <p>For Count Financial, Financial Wisdom, or Commonwealth Financial Planning, contact your adviser directly</p>
For more information about the Australian Privacy Principles and credit reporting rules	The Office of the Australian Information Commissioner	Visit oaic.gov.au
	Australian Retail Credit Association (credit reporting rules only)	Visit arca.asn.au
<p>If you're a customer of:</p> <ul style="list-style-type: none"> Aussie Home Loans or Residential Mortgage Group Ausiex Bankwest CFS Global Asset Management Commonwealth Bank Group Super 	<p>Each of these businesses has their own privacy policy, and processes for handling access and correction requests, complaints and marketing opt-outs. You can find their privacy policies on these websites:</p> <ul style="list-style-type: none"> Aussie Home Loans or Residential Mortgage Group: aussie.com.au Ausiex: commsecadviserservices.com.au Bankwest: bankwest.com.au CFS Global Asset Management: cfsgam.com.au Commonwealth Bank Group Super: oursuperfund.com.au 	
If you are an EU resident and have an enquiry relating to your rights under the GDPR	myprivacyrequest@cba.com.au	

The **Request for Access to Personal Information** form can be found on the Commbank website.

Appendix 1:

Additional rights for individuals located in the European Union

The European Union (EU) General Data Protection Regulation (GDPR) has harmonised the data privacy laws of each individual EU country, giving more rights to individuals located in the EU and more obligations to organisations holding their personal information. In this Appendix, “personal information” means any information relating to an identified or identifiable natural person (the meaning given to the term “personal data” in the GDPR).

Personal information must be processed in a lawful, fair and transparent manner. As such, if you are located in the EU, GDPR requires us to provide you with more information about how we collect, use, share and store your personal information as well as advising you of your rights as a ‘data subject’.

If you are located in the EU and have an enquiry relating to your rights under the GDPR, please contact myprivacyrequest@cba.com.au

What personal information do we collect?

Please refer to **Section 3** of the main Privacy Policy for details of the personal information we collect.

Special Categories of Personal Information

The GDPR provides additional protection for personal information about your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, biometric data (for example your fingerprints), or data concerning your health, sex life or sexual orientation. We will only process this type of personal information with your consent or where otherwise lawfully permitted.

How long we keep your personal information

We will keep your personal information while you are a customer of the Group. We aim to keep your personal information for only as long as we need it.

We generally keep your personal information for up to 7 years after you stop being a customer but we may keep your personal information for longer:

- To fulfil legal or regulatory obligations
- For internal research and analytics
- To respond to a question or complaint

How we use your personal information

We can only collect and use your personal information if we have a valid lawful reason to do so. For the Group, these reasons are:

- **Contract:** We need to process your personal information in order to fulfil a contract you have with us, or because you have asked us to take specific steps before entering into a contract.
- **Legal obligations:** We need to process your personal information for us to comply with the law (not including contractual obligations).
- **Consent:** You have given clear consent for us to process your personal information for a specific purpose.
- **Legitimate interests:** We need to process your personal information for our legitimate interests or the legitimate interests of a third party unless there is a good reason to protect your personal information which overrides these legitimate interests.

How we use your personal information	Our reasons	Our legitimate interests
To confirm your identity	<ul style="list-style-type: none">• To fulfil contracts• To meet our legal duty• We have legitimate interests	<ul style="list-style-type: none">• Preventing fraud• Complying with guidance of regulators• Managing risk
To assess your application for a product or service	<ul style="list-style-type: none">• We have your consent• To fulfil contracts• To meet our legal duty• We have legitimate interests	<ul style="list-style-type: none">• Identifying credit risks prior to entering into a loan agreement• Complying with guidance of regulators• Managing risk
To manage our relationship with you	<ul style="list-style-type: none">• We have your consent• To fulfil contracts• To meet our legal duty• We have legitimate interests	<ul style="list-style-type: none">• Preventing and investigating potential criminal activity• Complying with guidance of regulators• Managing risk
To minimise risks and identify or investigate fraud and other illegal activities	<ul style="list-style-type: none">• To fulfil contracts• To meet our legal duty• We have legitimate interests	<ul style="list-style-type: none">• Preventing fraud• Ensuring network and information security• Reporting possible criminal acts or threats to public security• Preventing and investigating potential criminal activity• Complying with guidance of regulators• Managing risk
To contact you, for example, when we need to tell you something important	<ul style="list-style-type: none">• We have your consent• To fulfil contracts• To meet our legal duty• We have legitimate interests	<ul style="list-style-type: none">• Preventing fraud• Complying with guidance of regulators• Managing risk
To improve our service to you and your experience with us	<ul style="list-style-type: none">• We have your consent• To fulfil contracts• To meet our legal duty• We have legitimate interests	<ul style="list-style-type: none">• Preventing and investigating potential criminal activity• Complying with guidance of regulators• Managing risk

How we use your personal information	Our reasons	Our legitimate interests
To comply with laws, and assist government or law enforcement agencies	<ul style="list-style-type: none"> • To fulfil contracts • To meet our legal duty • We have legitimate interests 	<ul style="list-style-type: none"> • Preventing fraud • Ensuring network and information security • Reporting possible criminal acts or threats to public security • Preventing and investigating potential criminal activity • Complying with guidance of regulators • Managing risk
To manage our business	<ul style="list-style-type: none"> • We have your consent • To fulfil contracts • To meet our legal duty • We have legitimate interests 	<ul style="list-style-type: none"> • Complying with guidance of regulators • Preventing and investigating potential criminal activity • Managing risk

We may use your information for direct marketing purposes. We will only do this with your consent.

Your rights as a data subject

The right to be informed how personal information is processed

You have the right to be informed how your personal information is being collected and used. If we require your consent to process your personal information you can withdraw consent at any time. If you withdraw consent, we may not be able to provide certain products or services to you. The right to withdraw only applies when the lawful basis of processing is consent.

The right of access to personal information

You can access your personal information that we hold by emailing: myprivacyrequest@cba.com.au

The right to rectification

You have the right to question any personal information we have about you that is inaccurate or incomplete. If you do, we will take reasonable steps to check the accuracy and correct it.

The right to erasure

You have the right to ask us to delete your personal information if there is no need for us to keep it. You can make the request verbally or in writing. There may be legal or other reasons why we need to keep your personal information and if so we will tell you what these are.

The right to restrict processing

You have the right to ask us to restrict our use of your personal information in some circumstances. We may be able to restrict the use of your personal information. In this situation we would not use or share your personal information while it is restricted. This is not an absolute right and only applies in certain circumstances.

The right to data portability

In some circumstances you have the right to request we provide you with a copy of the personal information you have provided to us in a format that can be easily reused.

The right to object

In some circumstances you have the right to object to us processing your personal information.

Rights in relation to automated decision making and profiling

We sometimes use systems to make automated decisions (including profiling) based on personal information we have collected from you or obtained from other sources such as credit reporting bodies. These automated decisions can affect the products or services we offer you. You can ask that we not make decisions based on automated score alone or object to an automated decision and ask that a person review.

The right to lodge a complaint with a supervisory authority

You have the right to complain to the regulator if you are not happy with the outcome of a complaint.

See the 'Regulator Contact Details' section for more information.

The individual regulator websites will tell you how to report a concern.

Please note that while any changes you make to your personal information will be reflected in active user databases instantly or within a reasonable period of time, we may retain all information you submit for backups, archiving, prevention of fraud and abuse, analytics, satisfaction of legal obligations, or where we otherwise reasonably believe that we have a legitimate reason to do so.

You may decline to share certain personal information with us, in which case we may not be able to provide to you some of the features and functionality of our products and services.

Minors and Children's Privacy

We will seek parent or guardian consent to collect the details of children under 16.

Regulator Contact Details

The UK data protection authority is:

Information Commissioner's Office
Wycliffe House, Wilmslow
Cheshire SK9 5AF, UK
Visit: ico.org.uk

For other European jurisdictions please refer to the **European Commission** website for details of the relevant data protection authorities.

