

PRIVACY POLICY

Dated 1 March 2017





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.



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 use our products or services, or deal with us in some way.

This includes collecting information when you:

- Contact us — for example, when you open an account, fill in an application or claim form, give us feedback or make a complaint
- Use our products or services – for example, when you use your debit or credit card, pay a bill or transfer money
- Visit our websites or use our mobile apps.

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 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 Veda Advantage Information Services and Solutions Ltd, Experian Australia Credit Services Pty Ltd and Dun & Bradstreet (Australia) Pty Ltd. You can download a copy of their privacy policies at:

- veda.com.au/privacy
- experian.com.au/legal/privacy.html
- dnb.com.au/privacy-policy.html

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

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.

We have firewalls, intrusion detection and virus scanning tools to stop viruses and unauthorised people accessing our systems.

When we send your electronic data to other organisations, we use secure networks or encryption.

We use passwords and/or smartcards to stop unauthorised people getting access.

- **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 after you've been through our internal complaints process, there are free and independent dispute resolution services available to you.

The Financial Ombudsman Service can consider most complaints involving financial services providers.

For complaints about superannuation and annuities, you can contact the Superannuation Complaints Tribunal.

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

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Phone 1800 367 287

Visit fos.org.au

Superannuation Complaints Tribunal

Locked Bag 3060,

Melbourne VIC 3001

Phone 1300 884 114

Visit sct.gov.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	<ul style="list-style-type: none"> • Home and car insurance • Phone 13 2423 • Email generalinsuranceprivacy@cba.com.au • Life insurance and annuities • Phone 13 1056 • Email CommInsureComplaints@cba.com.au • Superannuation and investments • Phone 13 2015 • Email service@cba.com.au
	Commonwealth Essential Super	<ul style="list-style-type: none"> • Phone 13 4074 • Email ContactEssentialSuper@cba.com.au
If you're deaf or hard of hearing, or have difficulty speaking.	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	<ul style="list-style-type: none"> • Call: • CommSec - 13 1519 • Colonial First State - 13 1336 • For Count Financial, Financial Wisdom, or Commonwealth Financial Planning, contact your adviser directly
For more information about the Australian Privacy Principles and credit reporting rules	The Office of the Australian Information Commissioner	<ul style="list-style-type: none"> • Visit oaic.gov.au
	Australian Retail Credit Association (credit reporting rules only)	<ul style="list-style-type: none"> • Visit arca.asn.au
If you're a customer of: <ul style="list-style-type: none"> • Aussie Home Loans or Residential Mortgage Group • Ausix • Bankwest • CFS Global Asset Management • Commonwealth Bank Group Super 	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: <ul style="list-style-type: none"> • Aussie Home Loans or Residential Mortgage Group: aussie.com.au • Ausix: commsecadviserservices.com.au • Bankwest: bankwest.com.au • CFS Global Asset Management: cfsgam.com.au • Commonwealth Bank Group Super: oursuperfund.com.au 	

Request for access to personal information under the Australian Privacy Principles

Information

- Please provide full details in the table below of the types of personal information you seek access to and the entity/ies within the Commonwealth Bank Group that hold/s that information.
- There is no charge for making a request to access your personal information. However in some cases there may be a charge to cover the time we spend locating, compiling and explaining the information you ask for. If there is a charge, we'll give you an estimate up front and confirm that you wish for us to proceed

Section 1: Please provide the following

Personal Information Sought	Entity/product/account number details

Section 2: Please provide contact details below we can use to discuss your request and send you information

Telephone number Facsimile number

Email Address

Address

State Postcode

Full Name

Signature: Date

We try to provide you with your information within 30 days. We'll need to verify your identity before completing your request.

In certain circumstances we're allowed to deny or limit the access we provide. If so, we'll let you know in writing our reasons for refusing your request.

Please hand this form in at any branch of the Commonwealth Bank; or
 Fax it to: 1800 028 542 or + 61 2 9841 7700 if you are overseas (international charges apply); or
 Post it to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW Australia 2001.

