

Privacy Policy

Dated 12 March 2014



How we handle your personal information

1. Your privacy is important to us

We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. That's why protecting your information and being clear about what we do with it is a vital part of our relationship with you.

This Privacy Policy is for customers of the Group. It also includes our policy on the handling of credit reports and other credit-related information.

Some of our Australian business units and subsidiaries have separate policies that are consistent with our Group policy - these are listed in section 10. Please also be aware that if you are a customer of one of our overseas subsidiaries then the privacy policy of that organisation may reflect local conditions and legal requirements. If you are a customer of these business units or subsidiaries, please refer to their policy.

Please note that during the course of our relationship with you, we may tell you more about how we handle your information. This could be when you complete an application or claims form, or receive terms and conditions or a Product Disclosure Statement. When you receive this further information, please consider it carefully. Please also visit our website regularly as we update this policy from time to time.

2. About the Commonwealth Bank Group

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 our CommSec, CommInsure, Commonwealth Financial Planning, Bankwest and Colonial First State businesses.

Australian members of our Group are bound by the Privacy Act and the Australian Privacy Principles (APPs), upon which this policy is based.

For more information about the Group, including a complete list of material Group members, see the Commonwealth Bank of Australia's latest Annual Report, available through the CommBank website (search on Annual Report).

3. Information we collect

Information we collect from you

We collect information about you and your interactions with us, for example when you request or use our products or services, make a card purchase or transfer money, phone us or visit any of our websites. When you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you've accessed third party sites. Some of this website information we collect using Cookies (for more information follow the Cookies link on the CommBank homepage).

The information we collect from you may include your identity and contact details, other personal details such as gender and marital status and financial information. Where applicable, we also collect health information, for example for insurance purposes.

Information we collect from others

We collect information about you from others, such as service providers, agents, advisers, brokers, employers or family members. For example, if you apply for credit, we may need to obtain a credit report from a credit reporting body. If you apply for life or income protection insurance, we may collect medical and lifestyle information from you or your health professionals. We may collect information about you that is publicly available, for example from public registers or social media, or made available by third parties.

Sensitive information

The Privacy Act also protects your sensitive information, such as health information that's collected on insurance or hardship applications. If we need to obtain this type of information, we will ask for your consent, except where otherwise permitted by law.

4. How do we use your information?

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

- establish your identity and assess applications for products and services
- price and design our products and services
- administer our products and services
- manage our relationship with you
- manage our risks and help identify and investigate illegal activity, such as fraud
- contact you, for example if we suspect fraud on your account or need to tell you something important
- conduct and improve our businesses and improve the customer experience
- comply with our legal obligations and assist government and law enforcement agencies or regulators
- identify and tell you about other products or services that we think may be of interest to you.

We may also collect, use and exchange your information in other ways where permitted by law.

Direct marketing

If you don't want to receive direct marketing, you can tell us by using any of the methods set out in section 10.

Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

The Group may combine customer information it has with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data). Our Group members are able to analyse the data in order to gain useful insights which can be used for any of the purposes mentioned earlier in this section 4.

In addition, Group members may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

5. Who do we exchange your information with?

We exchange your information with other members of the Group, so that the Group may adopt an integrated approach to its customers. Group members may use this information for any of the purposes mentioned in section 4.

Third parties

We may exchange your information with third parties where this is permitted by law or for any of the purposes mentioned in section 4.

Third parties include:

- service providers, for example mortgage insurers and loyalty program redemption partners
- those to whom we outsource certain functions, for example, direct marketing, statement production, debt recovery and information technology support
- brokers, agents and advisers and persons acting on your behalf, for example guardians and persons holding power of attorney
- guarantors
- persons involved in arrangements that provide funding to us, including persons who may acquire rights to our assets (for example loans), investors, advisers, trustees and rating agencies
- claims-related providers, such as assessors and investigators, who help us with claims
- other financial institutions, for example so that we can process a claim for mistaken payment
- auditors, insurers and re-insurers
- employers or former employers
- government and law enforcement agencies or regulators
- credit reporting bodies and credit providers
- entities established to help identify illegal activities and prevent fraud.

Under 16s and special needs

If you are under 16 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs.

Sending information overseas

From time to time we may send your information overseas, including to overseas Group members and to service providers or other third parties who operate or hold data outside Australia. Where we do this, we make sure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

We may also send information overseas to complete a particular transaction, such as an International Money Transfer, or where this is required by laws and regulations of Australia or another country.

For more information about which countries your information may be sent to, please [click here](#) or visit our website at www.commbank.com.au/security-privacy/country-list.pdf

6. Credit checks and credit reporting

When you apply to us for credit or propose to be a guarantor, we need to know if you're able to meet repayments under your agreement with us. We also want to avoid giving you further credit if this would put you in financial difficulty. One of our checks involves obtaining a credit report about you.

Credit reports

A credit report contains information about your credit history which helps credit providers assess your credit applications, verify your identity and manage accounts you hold with them. Credit reporting bodies collect and exchange this information with credit providers like us and other service providers such as phone companies.

The Privacy Act limits the information that credit providers can disclose about you to credit reporting bodies, as well as the ways in which credit providers can use credit reports.

What information can we exchange with credit reporting bodies?

The information we can exchange includes your identification details, what type of loans you have, how much you've borrowed, whether or not you've met your loan payment obligations and if you have committed a serious credit infringement (such as fraud). We also ask the credit reporting body to provide us with an overall assessment score of your creditworthiness.

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 respective privacy policies at:

- Veda – www.veda.com.au
- Experian – www.experian.com.au/credit-services
- Dun & Bradstreet – www.checkyourcredit.com.au

What do we do with credit-related information?

We use information from credit reporting bodies to confirm your identity, assess applications for credit, manage our relationship with you and collect overdue payments. We may also use this information as part of arriving at our own internal assessment of your creditworthiness.

We store credit-related information with your other information. You can access credit-related information we hold about you, request us to correct the information and make a complaint to us about your credit-related information. See sections 8 and 9.

Other rights you have

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this. Also, if you've been, or have reason to believe that you're likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

7. Keeping your information secure

We keep your hard-copy or electronic records on our premises and systems or offsite using trusted third parties. Our security safeguards include:

Security Safeguard	Details
Staff education	We train and remind our staff of their obligations with regard to your information.
Taking precautions with overseas transfers and third parties	When we send information overseas or use third parties that handle or store data, we ensure that appropriate data handling and security arrangements are in place.
System security	When you transact with us on the internet via our website or mobile apps we encrypt data sent from your computer to our systems. We have firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses accessing our systems. When we send your electronic data outside the Group we use dedicated secure networks or encryption. We limit access by requiring use of passwords and/or smartcards.
Building security	We have protection in our buildings against unauthorised access such as alarms, cameras and guards (as required).
Destroying data when no longer required	Where practical, we keep information only for as long as required (for example, to meet legal requirements or our internal needs).

8. Accessing, updating and correcting your information

Can I get access to my information?

You can ask for access to your basic information (for example what transactions you've made) by visiting a branch, going online or calling us. To obtain a copy of current credit-related information we hold about you, you can visit a branch or call us.

For more substantial information, such as details of what is recorded in your loan file, please complete and sign 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 for making the initial request, but in some cases there may be an access charge to cover the time we spend locating, compiling and explaining the information you ask for. If there is an access charge, we'll give you an estimate up front and confirm that you'd like us to proceed. Generally, the access charge is based on an hourly rate plus any photocopying costs or other out-of-pocket expenses. You'll need to make the payment before we start, unless you've authorised us to debit your account.

How long does it take to gain access to my information?

We try to make your information available within 30 days of your request. Before we give you the information, we'll need to confirm your identity.

Can you deny or limit my request for access?

In certain circumstances we're allowed to deny your request, or limit the access we provide. For example we might not provide you access to commercially sensitive information. Whatever the outcome, we'll write to you explaining our decision.

Updating your basic information

It's important that we have your correct details, such as your current address and telephone number. You can check or update your information at any branch, or by going online or phoning us. Please see section 10.

Can I correct my information?

You can ask us to correct any inaccurate information we hold or have provided to others (including credit-related information) by contacting us using the details in section 10. If the information that is corrected is information we have provided to others, you can ask us to notify them of the correction. We don't charge a fee for these requests.

If your request relates to credit-related information provided by others, we may need to consult with credit reporting bodies or other credit providers. We'll try to correct information within 30 days. If we can't complete the request within 30 days, we'll let you know the reason for the delay and try to agree a timeframe with you to extend the period.

If we're able to correct your information, we'll inform you when the process is complete.

What if we disagree that the information should be corrected?

If we disagree with you that information should be corrected, we'll let you know in writing our reasons. You can ask us to include a statement with the relevant information, indicating your view that the information is inaccurate, misleading, incomplete, irrelevant or out-of-date. We will take reasonable steps to comply with such a request.

9. Making a privacy complaint

We're here to help

We accept that sometimes we can get things wrong. If you have a concern about your privacy (including credit-related matters), you have a right to make a complaint and we'll do everything we can to put matters right.

How do I make a complaint?

To lodge a complaint, please get in touch with us using your point of contact or one of the customer service teams set out in section 10. We'll review your situation and try to resolve it straight away. If you've raised the matter through your point of contact or our customer service teams and it hasn't been resolved to your satisfaction, please contact our Customer Relations team using the details in section 10.

How do we handle a complaint?

We acknowledge every complaint we receive and provide our name, a reference number and contact details of the investigating officer. We keep you updated on the progress we're making towards fixing the problem.

Usually, it takes only a few days to resolve a complaint. However, if we're unable to provide a final response within 45 days (or 90 days for superannuation complaints), we'll contact you to explain why and discuss a timeframe to resolve the complaint.

Credit-related information complaints

If your complaint is about our practices relating to credit-related information, then we may need to consult with other organisations, including credit reporting bodies or credit providers.

We will acknowledge receipt of the complaint within seven days. If we can't resolve the matter within 30 days, we'll contact you and explain the reason for the delay, the expected timeframe to resolve the complaint and seek your agreement to extend the period.

External review

If you're not satisfied with our handling of your matter, you can refer your complaint to external dispute resolution. We suggest you do this only once you've first followed our internal complaint processes set out above.

The Financial Ombudsman Service (FOS) offers a free and independent dispute resolution service for the Australian banking, insurance and investment industries. FOS will consider privacy disputes if they're about the provision of credit, the collection of a debt, credit reporting or the banker-customer relationship, or if the privacy issue is part of a broader dispute with us. Please contact FOS at 1300 780 808, online at www.fos.org.au or write to Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC.


For complaints about superannuation and annuities, please contact the Superannuation Complaints Tribunal at 1300 884 114, online at www.sct.gov.au or write to the Superannuation Complaints Tribunal, Locked Bag 3060, Melbourne VIC 3001.

If your complaint is about the way we handle your personal information, you may also contact the Office of the Australian Information Commissioner by calling them at 1300 363 992, online at www.oaic.gov.au or writing to the Office of the Australian Information Commissioner, GPO Box 5218 Sydney NSW 2001.

10. How to contact us or find out more

Our website	www.commbank.com.au																																																	
For privacy related queries, access or correction requests, or complaints, or to request a printed version of this policy	<table border="1"> <thead> <tr> <th colspan="3" data-bbox="336 342 1505 383">STEP 1: Talk to us</th> </tr> </thead> <tbody> <tr> <td colspan="3" data-bbox="336 383 1505 445">We aim to resolve your query or complaint at your first point of contact with us. You can use your usual point of contact or contact one of our customer service teams:</td> </tr> <tr> <th data-bbox="336 445 584 486"></th> <th data-bbox="584 445 935 486">Phone</th> <th data-bbox="935 445 1505 486">Online</th> </tr> <tr> <td data-bbox="336 486 584 555">General Banking</td> <td data-bbox="584 486 935 555">13 22 21</td> <td data-bbox="935 486 1505 555">Log into NetBank and click "Contact us" or email us through www.commbank.com.au</td> </tr> <tr> <td data-bbox="336 555 584 595">NetBank</td> <td data-bbox="584 555 935 595">13 22 21 (Option 4)</td> <td data-bbox="935 555 1505 595">Log into NetBank and click "Contact us"</td> </tr> <tr> <td data-bbox="336 595 584 636">Business Banking</td> <td data-bbox="584 595 935 636">13 19 98</td> <td data-bbox="935 595 1505 636">localbusinessbanking@cba.com.au</td> </tr> <tr> <td data-bbox="336 636 584 676">Colonial First State</td> <td data-bbox="584 636 935 676">13 13 36</td> <td data-bbox="935 636 1505 676">contactus@colonialfirststate.com.au</td> </tr> <tr> <td data-bbox="336 676 584 716">CommSec</td> <td data-bbox="584 676 935 716">13 15 19</td> <td data-bbox="935 676 1505 716">Log into commsec.com.au and click "Contact us"</td> </tr> <tr> <td data-bbox="336 716 584 786" rowspan="3">CommInsure</td> <td data-bbox="584 716 935 786">13 24 23 (Home Insurance and Car Insurance)</td> <td data-bbox="935 716 1505 786">generalinsuranceprivacy@cba.com.au</td> </tr> <tr> <td data-bbox="584 786 935 855">13 10 56 (Life Insurance and Annuities)</td> <td data-bbox="935 786 1505 855">CommInsureComplaints@cba.com.au</td> </tr> <tr> <td data-bbox="584 855 935 925">13 20 15 (Superannuation and Investments)</td> <td data-bbox="935 855 1505 925">service@cba.com.au</td> </tr> <tr> <td data-bbox="336 925 584 994">Commonwealth Essential Super</td> <td data-bbox="584 925 935 994">13 40 74</td> <td data-bbox="935 925 1505 994">contactessentialsuper@cba.com.au</td> </tr> <tr> <td data-bbox="336 994 584 1095">National Relay Service</td> <td data-bbox="584 994 935 1095">TTY/Voice:133 677 SSR: 1300 555 727</td> <td data-bbox="935 994 1505 1095">www.relayservice.gov.au</td> </tr> <tr> <th colspan="3" data-bbox="336 1117 1505 1158">STEP 2: Contact Customer Relations</th> </tr> <tr> <td colspan="3" data-bbox="336 1158 1505 1220">If you have tried to resolve your query through your point of contact or a customer service team and are not satisfied with the outcome, you can also contact our Customer Relations team directly.</td> </tr> <tr> <td data-bbox="336 1220 584 1442">Customer Relations</td> <td colspan="2" data-bbox="584 1220 1505 1442"> Call us on: 1800 805 605 between 8.30 am - 6.00 pm (Sydney/Melbourne time) Monday - Friday Call us from overseas on: +61 2 9841 7000 (International charges apply) Fax us on: 1800 028 542 Fax us from overseas on: +61 2 9841 7700 (International charges apply) Complete our online form at: www.commbank.com.au/feedback Write to us: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001 </td> </tr> <tr> <td data-bbox="336 1442 584 1512">National Relay Service</td> <td colspan="2" data-bbox="584 1442 1505 1512"> TTY/Voice:133 677 SSR: 1300 555 727 </td> </tr> </tbody> </table>	STEP 1: Talk to us			We aim to resolve your query or complaint at your first point of contact with us. 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To update your direct marketing preferences or request not to receive direct marketing	If you are a NetBank user, log onto NetBank, click on More from the main menu, select Message preferences and save your changes. Alternatively, you can call us using the numbers above or visit any branch.																																																	
For more information about the Australian Privacy Principles and credit reporting rules	Visit: <ul style="list-style-type: none"> www.oaic.gov.au (Office of the Australian Information Commissioner) (privacy generally) www.arca.asn.au (Australian Retail Credit Association) (credit reporting rules) 																																																	
If you are a customer of Aussie Home Loans, Ausiex, Bankwest, Commonwealth Bank Group Super, CFS Global Asset Management or Residential Mortgage Group	Each of these has separate but consistent privacy policies, with details about how to contact them and their processes for handling access and correction requests, complaints and marketing opt-outs. For more information, please visit: <ul style="list-style-type: none"> Aussie Home Loans - www.aussie.com.au Ausiex - www.commsecadviserservices.com.au Bankwest - www.bankwest.com.au CFS Global Asset Management - www.cfsgam.com.au Commonwealth Bank Group Super - www.oursuperfund.com.au Residential Mortgage Group - www.aussie.com.au 																																																	

Request for access to personal information under the Australian Privacy Principles

 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 Post Code

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.

13 22 21
24 hours a day
commbank.com.au

Commonwealth Bank of Australia
ABN 48 123 123 124

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