

Westpac Classic
Visa Credit Card.

Westpac Business
Visa Card.

Westpac American
Express Gold Credit Card.

Westpac American
Express Business Card.

**Amendment to Insurance
Conditions of Use**

Effective 31 March 2019.



200 years proudly supporting Australia

The changes advised in this document are to information that we are obliged to give you.

The changes have no effect upon the insurance covers provided.

This notice amends the Westpac Classic Visa Credit Card, Westpac Business Visa Card, Westpac American Express Gold Credit Card, and Westpac American Express Business Card Insurance Conditions of Use booklet with effective date of 1 October, 2017 and should be read in conjunction with that document. These amendments are effective 31 March, 2019 and are as follows:

1. Replace the third paragraph appearing below the name and address of the insurer on the page headed "**Contents**" with:

These covers are available under a Group Policy issued to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac), of 275 Kent Street, Sydney, NSW 2000 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of Level 16, 310 Ann Street, Brisbane, QLD 4000 (Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz. In this document, Allianz and Allianz Global Assistance may also be expressed as 'we', 'us' and 'our'.

2. Replace the content of the section headed "**Privacy**" beginning on page 7 with:

To offer or provide *you* with *our* products and services (or those *we* may offer or provide to *you* on behalf of *our* business partners) *we*, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '*Allianz Global Assistance*', and *our* agents and representatives, collect, store, use, and disclose *your* personal information including sensitive information.

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We usually collect it directly from *you* but sometimes from others depending upon the circumstances and the product involved.

For instance, *we* may collect *your* personal information from *our* business partners who may have provided *you* with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services *we* arrange or provide.

For example, *your* personal information may be collected from *your* family members and travelling companions, doctors, and hospitals if *you* purchase *our* travel insurance and require medical assistance. Likewise, *we* collect personal information from universities and *your* agents if *you* inquire about or apply for *our* Overseas Student or Visitor Health Cover. *We* are the 'data controller' and responsible for ensuring *your* personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where *our* activities are within its scope. Personal information *we* collect includes, for example, *your* name, address, date of birth, email address, and sometimes *your* medical information, passport details, bank account details, as well as other information *we* collect through devices like 'cookies' when *you* visit *our* website such as *your* IP address and online preferences.

We use *your* personal information to offer and provide *our* products and services and to manage *your* and *our* rights and obligations in connection with any products and services *you* have acquired. For instance, *we* use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. *We* may also use it for product development, marketing (where permitted by law or with *your* consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with *your* consent or where permitted by law. *We* do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist *us* to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, *overseas* data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, *your* agents and broker, *your* travel group leader if *you* travel in a group, *your* employer if *you* have a corporate travel policy, *your* bank if *you* are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and *our* related and group companies including *Allianz*. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. *We* also, where necessary, disclose *your* personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that *we* offer or provide on behalf of certain clients, *we* may, where permitted by law or with *your* consent, contact *you* by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from *us*, *our* related companies, as well as offers from *our* business partners that *we* consider may be relevant and of interest to *you*. Where *we* contact *you* as a result of obtaining *your* consent, *you* can withdraw *your* consent at any time by calling *us* on 1800 023 767 or by contacting *us* – see below.

When *you* provide personal information to *us* about other individuals, *we* rely on *you* to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

You may also (1) seek access to *your* personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask *us* to correct and update *your* personal information, (3) ask for a copy of *your* personal data in an electronic format for *yourself* or for someone *you* nominate. *You* may in some circumstances restrict the processing of *your* personal data, and request that it be deleted.

Where *your* personal information is used or processed with *your* specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), *you* may withdraw *your* consent at any time.

You may not access or correct personal information of others unless *you* have been authorised by their express consent, or unless they are *your* dependants under 16 years of age.

If *you* have a request or complaint concerning *your* personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if *you* have a complaint.

For more information about *our* corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit *our* website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If *you* do not agree with the matters set out in *our* privacy policy or will not provide *us* with the personal information *we* request, *we* may not be able to provide *you* with *our* products or services including the assessment and payment of any claims. In cases where *we* cannot comply with *your* request concerning *your* personal information, *we* will give *you* reasons why.

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3. Replace the content of the section headed "Step 3 - Still not resolved?**" appearing on page 10 with:**

If *you* are not satisfied with *our* response or handling of *your* complaint, *you* can lodge *your* complaint with a free, independent external dispute resolution scheme. *You* can lodge *your* complaint with:

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: GPO Box 3 Melbourne VIC 3001



200 years proudly supporting Australia

Things you should know: Westpac Banking Corporation ABN 33 007 457 141. Incorporated in Australia. The liability of its members is limited. Westpac has branch locations in Fiji and Papua New Guinea. Westpac is represented in Papua New Guinea by Westpac Bank-PNG-Limited. American Express® is a registered trademark of American Express.