

Westpac Fiji Privacy Statement



Effective date: 5 May 2023



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Westpac Fiji Privacy Statement

Protecting our customers' privacy is fundamental to the way we do business. We are committed to earning and maintaining your trust by carefully and respectfully managing your personal information and credit-related information.

This Privacy Statement provides important information about how we collect and handle your personal information, including the purposes for which we collect and use your information and the types of organisations we share it with (some of which are located outside of Fiji). It also explains how you can access and correct the personal information we hold about you, and how you can make a complaint about our handling of your personal information.

1. Summary of key information.

Why are we collecting your personal information?

Westpac Fiji (the **we, us, our or referred to as Westpac Fiji**) collects your personal information to provide you with products and services and to provide you with assistance and support.

We also collect or generate information based on your transactions, preferences and behaviours (including through use of our website and apps) so that we can tailor our digital content and products and services to you. For more information, see [section 4](#).

With whom do we share your personal information?

We may share your personal information with members of the Westpac Group (including members of our Group outside Fiji) and other organisations that help us run our business and other entities described in [section 8](#).

We use your personal information to send you offers.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or by one of our third-party partners. If you do not want to receive direct marketing offers from us, contact us using the contact details set out below or follow the opt-out instructions in the message. For more information, see [section 9](#).

If you are applying for a credit product or providing a guarantee for a credit product.

If you apply for a credit product, such as a credit card or mortgage, or provide a guarantee for a credit product, we will also collect your credit-related information to assess the application for credit and to manage the credit product. We will also share your information with credit reporting bodies. For more information, see [section 10](#).

Further information.

For more information on how you can access and correct the personal information we hold about you, make a complaint, or the circumstances in which we share information to entities outside of Fiji, please see '[Further information about our handling of your personal information](#)'.

You do not have to provide us with your personal information or credit-related information.

If you choose not to, we may not be able to process your application for a product or service, assist with your enquiries, provide all the features available for a product or service, or respond to any complaint to us.

2. About this Privacy Statement.

This Privacy Statement includes our privacy collection notice and privacy policy. It includes information about our collection and handling of your personal information for our products and services and how we handle and manage personal information. Depending on your circumstances, including the product or service you apply for, or obtain, from us, some or all of this Privacy Statement may be relevant to you. Please read this Statement and contact us if you have any questions. On occasion, we may need to provide you with additional information specific to a collection of personal information, in which case we will provide you with a supplementary privacy notice. Please read this Statement and any supplementary privacy notice provided to you, and contact us if you have any questions.

You can download a copy of our full Privacy Statement, view the full Privacy Statement online at westpac.com.fj/privacy or contact us for a free printed copy using the contact details set out below.

Important information about your specific circumstances.

Whilst this Privacy Statement applies generally to you as a customer of Westpac Fiji there are certain sections of this Statement which may only apply in particular circumstances. Please read the following sections if they apply to you:

- [Section 10](#) if you are **applying for a credit product or providing a guarantee** for a credit product.
- [Section 11](#) if we ask for, or collect, your **tax identification number** (TIN).
- [Section 12](#) if **you give us personal information about someone else**.
- [Section 13](#) if you are a **representative of a customer**.

3. About Westpac Fiji.

Westpac Fiji

Westpac Fiji is a branch of the Westpac Banking Corporation. Westpac Group includes Westpac Banking Corporation and its related bodies.

Outside Fiji.

Where you are interacting with the Westpac Group in countries other than Fiji, the privacy statement applicable to that country applies to you, along with any other applicable privacy notices provided to you.

Overseas Privacy and Data Protection Policies

- Australia – Privacy Statement
- Papua New Guinea – Privacy Statement
- New Zealand – Privacy Policy
- United Kingdom or European Union – UK and EU Data Protection Policy

Important information about our collection of your information.

4. Why we collect and hold your personal information.

For most products and services.

We collect and hold your personal information to help us run our business and serve you better, including to:

Purpose	Examples of why we collect and hold your personal information
Provide our products and services and serve you as a customer	<ul style="list-style-type: none">• provide you with and manage the products, services and programs you have with or via us;• provide and manage products, services and programs to our business, corporate and institutional customers and the use of the products and services by their customers;• answer your questions and resolve your complaints;• assist you when an online application is not completed;• assess your application (including eligibility) for a product or service or to participate in any of our programs or initiatives;• provide additional support to you in the application for and management of a product or service; and• understand your interests and preferences so we can tailor our digital content and products and services for you. <p>We may collect sensitive information about you to:</p> <ul style="list-style-type: none">• provide you with additional support to access or manage our products or services, including any specialist services, or if you are experiencing adverse circumstances, such as separating from a partner.

Purpose	Examples of why we collect and hold your personal information
Security, verification and prevention of fraud/criminal activity	<ul style="list-style-type: none"> • verify your identity; • verify aspects of your financial situation in connection with assessing your application; and • prevent, detect and investigate suspicious, fraudulent, criminal or other activity that may cause you, us or others harm, including in relation to our products and services.
Legal and regulatory compliance	<ul style="list-style-type: none"> • comply with our legislative and regulatory requirements; and • share information with law enforcement, regulators and government agencies, including foreign government agencies.

For credit products.

If you apply for a credit product, obtain a credit product from us, are offering to act as a guarantor or acting as a guarantor in relation to credit, we also collect and hold your personal information for the following purposes (in addition to the purposes above):

Purpose	Examples of why we collect and hold your personal information
To help you obtain credit	<ul style="list-style-type: none"> • assess your application and establish your eligibility for credit; • enable a proposed guarantor to assess whether they wish to act as your guarantor; • obtain credit eligibility information about you from a credit reporting body to enable us to assess your credit worthiness (please see section 10 'Credit reporting and credit-related information'); and • if you are a proposed guarantor, to determine whether the borrower will be eligible for a loan if you act as a guarantor, take the guarantee, and administer that guarantee.
To manage your credit product	<ul style="list-style-type: none"> • enable you to give a guarantee; • assist you in avoiding default; • manage your credit when you exceed your credit limit or are overdue in making one or more payments; • where applicable, we may collect sensitive information about you to assess any applications you make in relation to your ability to meet your payments.
Lenders mortgage insurance or reinsurance (not relevant to guarantors)	<ul style="list-style-type: none"> • to enable us to obtain lenders mortgage insurance which protects the lender if a borrower is unable to meet their mortgage obligations.
To manage our loan funding arrangements	<ul style="list-style-type: none"> • implement and manage our loan funding arrangements including for example, through the practice of securitisation which is used by us for funding, capital and credit portfolio management.
To determine your eligibility to act as guarantor	<ul style="list-style-type: none"> • assess your application to act as guarantor in connection with another person's application for credit.

5. You do not have to provide us with your personal information.

You do not have to provide us with personal information. If you don't, we may not be able to process your application for a product or service, assist with your enquiries, provide all of the features available for a product or service, or respond to any complaint you make to us.

6. Laws that require or authorise us to collect, use and/or disclose your personal information.

Certain laws and standards require us to collect, use and/or disclose your personal information in particular circumstances, including:

- to verify your identity and comply with anti-money laundering and counter terrorism financing laws, such as the *Financial Transactions Reporting Act 2004*;
- to comply with taxation laws, such as customer obtaining a Tax Identification Number to comply with the *Tax Administration Act 2009*;
- to comply with reporting obligations relating to foreign tax residents; and
- to comply with prudential legal and regulatory requirements and standards such as the *Banking Act 1995* and the Reserve Bank of Fiji issued standards.

7. Collecting your personal information from others.

For most products and services.

From time to time we may collect personal information about you (and sensitive information) from others. For example, we may collect your information from:

- publicly available sources of information including land and titles registries and company registers;
- other account holders (for example, where you jointly hold an account with others) or co-borrowers;
- your representatives (including your legal adviser, financial adviser, executor, administrator, guardian, trustee, or those holding your power of attorney) for the purposes of assessing an application for a product with us, managing a product, or for reviewing an investment account;
- your current or previous employer, to confirm your employment status or salary in connection with an application for credit, for example, a home loan application;
- service providers engaged by us or another member of the Westpac Group to provide financial, administrative or other services to the Westpac Group, including companies or individuals who provide services to us such as in relation to sanctions information, bankruptcy information, data analytics, property information and property transaction administration;
- participants in payment systems and other parties who are involved with the processing of transactions, for example, credit or debit card issuers, merchant terminal providers (for example, the providers of debit or credit card terminals in retail shops), digital wallets or mobile payment applications and banking or payment service providers; and
- law enforcement, dispute resolution, statutory and regulatory bodies and industry complaints resolution bodies.

For credit products.

If you apply for a credit product, obtain a credit product from us, are offering to act as a guarantor or act as a guarantor for a credit product, we may also collect personal information including credit-related information about you from others, for example:

- anyone acting as your representative, including an accountant or adviser;
- if you are a guarantor, the borrower(s) of the loan you are guaranteeing;
- lenders mortgage insurers in relation to the administration of a claim (not applicable to guarantors); and
- credit reporting bodies or other lenders from whom we collect reports or opinions about your credit worthiness.

8. Who we disclose your personal information to, and why.

The table below explains who we disclose your personal information to:

For most products and services.

Entity description	We may share your information with:
Westpac Group entities	other companies within the Westpac Group to manage products and services including offering new products and services and risk management.
Westpac's professional advisers	our professional advisers such as our financial advisers, auditors and legal advisers for the purposes of obtaining their professional services (in the case of our legal advisers, these services will include assessing our legal obligations and defending any legal claims or potential claims).
Business Partners	<p>Business Partners that help us run our business, including:</p> <ul style="list-style-type: none"> • businesses that we partner with to provide products or services to you or which we have arrangements with to provide products and services to you; • our customers that provide you with access to and use of our services (whether or not using our brand) for example, to facilitate payments where your personal information is collected by or provided to us; • our agents, contractors and service providers such as IT providers, mailing houses, reward program administrators, insolvency practitioners, quantity surveyors, property valuers, environmental consultants and cloud storage providers for the purposes of: <ul style="list-style-type: none"> – administering your products; – varying your loan or other credit products; and – helping us with our marketing activities. • to help us develop insights, conduct surveys and data analysis to improve the delivery of products and services, enhance our customer relationships, provide hosting services and effectively manage risk and regulatory obligations; and • organisations that support us to identify, investigate or prevent fraud or other misconduct.
Dispute resolution and regulatory authorities and government entities or agencies	<ul style="list-style-type: none"> • external dispute resolution schemes and complaints bodies that assist consumers to resolve any complaints you have made to them; and • regulatory bodies, government agencies, public registers and law enforcement bodies in any jurisdiction where required or authorised by law to do so.
Investors and prospective purchasers	companies or other persons who purchase or invest in, or may purchase or invest in, a part or all of our business or assets (including their advisers and representatives).
Financial services organisations, payment system operators and other institutions that facilitate transactions and payment services	<ul style="list-style-type: none"> • other financial services organisations, including other banks, stockbrokers, custodians, fund and investment managers, and service providers who process your transactions, arrange refunds and provide other payments services; • payment systems operators for the purpose of managing transactions through those payment systems; and • participants in payment systems and other parties who are involved with the processing of transactions, for example, credit or debit card issuers, merchant terminal providers (for example, the providers of debit or credit card terminals in retail shops), digital wallet providers or mobile payment applications and banking or payment service providers.
Registers of security interests	government registers of security interests

For credit products.

In addition to the third parties described above, if you apply for a credit product, obtain a credit product from us or are offering to act as a guarantor or act as a guarantor for a credit product, we may also share your personal information with the following third parties:

Entity description	We may share your information with:
Westpac Group entities	other companies within the Westpac Group to assess your total liabilities and to service or manage the credit provided to you.
Credit reporting bodies	credit reporting bodies for the assessment of your financial position in relation to your credit and the ongoing management of a credit product or guarantee.
Other loan parties	other borrowers as part of the application process and to administer the product.
Guarantors	<ul style="list-style-type: none">• your proposed guarantor(s) for them to assess if they wish to act as your guarantor(s); and• your guarantor(s) on their request or if we are required by law.
Your representatives or nominated individuals	<ul style="list-style-type: none">• your representatives (such as your accountant or adviser) where you have agreed to this sharing; and• those involved in the administration of your account, for example administrators, guardians, trustees or attorneys.
Your employer	<ul style="list-style-type: none">• to verify your employment and income, for example, in connection with a home loan application.
Debt collectors, debt purchasers, and other lenders	<ul style="list-style-type: none">• where permitted by law, to debt collectors to collect any outstanding amounts you owe to us or other lenders, such as where you have given mortgage security over a property; and• debt purchasers who purchase or may purchase your debt from us to facilitate the negotiation and pricing of the investment in and/or sale of your debts/loans.
Funding organisations	<ul style="list-style-type: none">• organisations involved in the funding of loans (including securitisation trustees, investors and their advisers).
Lenders mortgage insurance	<ul style="list-style-type: none">• lenders mortgage insurers to enable them to assess the risk of providing insurance in respect of your credit product and administer any claims.
Land Registry Services and Conveyancing Services	<ul style="list-style-type: none">• government services for registering real property interests; and• conveyancing services.

9. Do we use or disclose your personal information for direct marketing?

We will use your personal information to offer you products and services we believe may be of interest and value to you. The products and services offered may be provided by us or by one of our third-party partners. We may offer you products and services by various means, including by mail, telephone, email, SMS, or other electronic means, such as through social media or targeted advertising through our websites or non-Westpac Group websites or through our online banking service. We may also disclose your personal information to companies outside Westpac Fiji who help us to market products and services to you. We won't send you marketing offers if you have previously told us, you do not want to receive them. If you do not want to receive direct marketing offers from us, including offers we send about products and services provided by our partners, you can contact us using the contact details below or through the opt-out facility provided to you in each marketing message.

Our handling of your credit-related information

10. Credit reporting and credit-related information.

Credit-related information is a type of personal information. This section is to be read together with the rest of the Privacy Statement.

Credit-related information includes both credit information and credit eligibility information.

- “*Credit information*” is personal information about the credit record of a borrower. It includes information that may have a bearing on credit that has been provided to you or that you have applied for, including credit for personal, investment or business purposes. It also includes positive and negative information, in electronic or any other form submitted by us and maintained, processed and reported on by a credit reporting body.
- “*Credit eligibility information*” is information related primarily to your credit-related dealings with other credit providers and comprises of credit reporting information disclosed by a credit reporting body to us, and information we derive from that information.

Credit-related information that we collect, hold and use.

The types of credit-related information we may collect, hold and use includes:

- identification information, including your name, gender, date of birth, residential addresses (past and present), email address, telephone number and mobile phone number, driver’s licence number, passport number, superannuation fund membership number and current and past employers;
- consumer credit liability information, which includes details about consumer loans, credit cards and overdraft facilities, the dates on which they were opened and closed and their credit limits;
- repayment history information, which includes details as to whether or not you have met your monthly repayment requirements under a consumer credit contract;
- any payment arrangements entered into that are relevant in determining your repayment history information;
- a statement that an information request has been made to a credit reporting body in relation to you by us or another credit provider, a mortgage insurer or trade insurer;
- the type of credit you are applying for (or have applied for), and the amount of credit, included in an information request a credit provider has made to a credit reporting body;
- default information or information regarding any other serious credit infringements, and our opinion about any such infringements;
- new arrangement information, which is when default information has been supplied to a credit reporting body and your consumer credit contract relating to that default information is subsequently varied or replaced;
- payment information, which is when default information has been supplied to a credit reporting body and the overdue amount is paid;
- information from a judgment of a court that relates to any credit that has been provided to you;
- publicly available information that relates to your credit worthiness (e.g. court judgments, bankruptcy notices);
- credit eligibility information we receive from a credit reporting body and other information that has a bearing on your credit worthiness, such as a credit report; and
- any information we derive from credit eligibility information, for example, our own assessments of your credit worthiness.

How and why we use and share your credit-related information.

If you apply for any kind of credit with us or offer to act as guarantor for any of our customers, we will share your personal information and your credit-related information with credit reporting bodies, and/or we will collect your credit-related information from credit reporting bodies. This is done for the purpose of determining your eligibility for credit (or your suitability to act as guarantor), and we may assess or rate your suitability for credit (or to act as a guarantor).

The information we access includes your repayment history information, which shows whether you have a history of making required payments on time (and whether any have been made after they are due).

Credit reporting bodies may include your personal information and credit-related information, including information we provide them in relation to the credit products you have with us, in reports that they provide to other credit providers to assist those providers in assessing your credit worthiness (such as when you have applied for a loan from the provider).

If you fail to meet your payment obligations in relation to the provision of credit, we will disclose this to credit reporting bodies. If you commit a serious credit infringement, such as obtaining credit by fraud, we may also disclose this to a credit reporting body.

We may also use your credit-related information to assist you if you are having difficulties in meeting your payments with us, or to assess whether to securitise your loans, or for mortgage products to enable a provider of lenders mortgage insurance to assess the risk of providing insurance. To facilitate these uses, we may share your credit-related information with potential securitisation and funding partners and providers of lenders mortgage insurance, including to assist them with administering those arrangements. For more information on how we use and share your credit-related information, and who we may share this information with, see [section 8](#) and [section 19](#).

Contacting the credit reporting bodies we use.

The credit reporting body that we use and its contact details appear below. For information on how it manages credit-related information, see its website.

Credit Information Reporting Agency Pte Limited (CIRA)

Website: www.cira.com.fj

Particular circumstances that may apply to you

11. If we ask for, or collect, your Tax Identification Number.

This section applies (in addition to the rest of the Privacy Statement) if we ask for, or collect, your individual Tax Identification Number (TIN). Please see [section 20](#) 'Accessing and correcting your personal information' and [section 21](#) 'Resolving your privacy complaints and concerns' to find out how to access your TIN, correct your details, or complain about our handling of your TIN or other personal information.

Why we collect your TIN.

We collect your TIN in order to comply with legal and regulatory requirements, such as taxation law including the *Tax Administration Act 2009*.

Who we share your TIN with.

We only share your TIN where required or authorised to do by legal and regulatory requirements and prudential standards, such as to Fiji authorities or agencies.

12. If you give us personal information about someone else.

Before you provide another person's personal information to us (for example, a proposed guarantor), we ask that you make them aware:

- that you will be doing this;
- the contents of this Privacy Statement; and
- that we will collect, use and share their personal information in accordance with this Privacy Statement and any other privacy notices we give you.

13. If you are a representative of a customer.

Where you are a representative, director, corporate officer, signatory, beneficiary or shareholder of one of our customers, or otherwise give instructions on behalf of a customer, this Privacy Statement is relevant to you where we collect and handle your personal information. For example, we may collect your personal information to process an application by that customer for a product or service, manage their account, provide the product or service or comply with our legislative and regulatory requirements (both in Fiji and overseas).

Further information about our handling of your personal information

14. What personal information do we collect and hold?

The personal information that we collect and hold about you will depend on the products and services we offer you and the nature of your interactions with Westpac Fiji.

In the table below we list some examples of the personal information we collect and hold about you:

For most products and services.

Type of personal information	Examples of what this may include
Personal and contact details	Your name, date of birth, gender, signature, mailing and residential address details, telephone numbers, email addresses, and personal details relevant to any application for credit such as marital status, number and ages of dependants, citizenship and/or residency details, foreign tax residency status, employment details and status, salary details, work history and bank account and credit card information.
Government issued identification (copies) and identifiers	Passport details, driver's licence number, and copies of government identification documents.
Imagery such as photographs or video and audio recordings	Call recordings when you contact our call centres or branches, and security camera recordings when you visit our branches or offices or use our ATMs.
Sensitive information	Sensitive information is a category of personal information and includes information relating to your citizenship and residency status. In addition, it includes information we may collect about your health, medical history, racial or ethnic origin and criminal history in the limited circumstances described above under 'Why we collect your personal information'.
Transactional information	Records of transactions you make using our products and services.
Interaction and behavioural information	<ul style="list-style-type: none"> • your interactions with us, including your queries or complaints. • pages viewed and browsing behaviour on our websites and applications. • how you navigate through our websites and interact with our webpages, including fields completed in forms and applications.
Digital (or electronic information)	<p>The date and time of your visits to our webpages, geographical information, information about the device used to visit our website (including your tablet or mobile device) such as device IDs and IP addresses, the date and time of accessing online banking and other digital services, and geolocation where you provide permission in your device settings.</p> <p>We may also collect information from third party websites, applications or platforms containing our interactive content or that interface with our own websites and applications.</p>
Publicly available information	<p>Information available through public websites or public registers.</p> <p>We may collect information about you from Westpac pages on social media platforms if you publicly comment but we will never ask you to supply personal information publicly over any social media platform on which we have a presence and use, such as Facebook or Twitter.</p>

For credit products.

Type of personal information	Examples of what this may include
Credit-related information	See the definition of 'credit-related information' in section 10 which includes credit information and credit eligibility information.
Loan application information	Information about your assets, debts, income and expenditure.
Guarantor information	If you are a proposed guarantor for any of our products, we will collect your personal information from the prospective borrower(s). We will also collect your credit-related information.
Sensitive information	We may collect additional sensitive information about your health, medical history, racial or ethnic origin in the circumstances described above under 'Why we collect your personal information'.

15. How and when do we collect your information?

We collect most of your personal information directly from you, whether in person, on the phone or electronically via our websites, our online platform(s) and email.

For example, we collect your personal information from you when you interact with Westpac Fiji to:

- register your interest in, enquire about or apply for any of our products and/or services or programs;
- provide us with feedback or make a complaint;
- use online banking services or use our mobile or tablet applications;
- visit our websites; or
- talk to us (including by us recording certain of your telephone calls with us), email us, do business with us or otherwise interact with us.

We may also collect your personal information if we infer or generate information about you based on your transactions, preferences, and behaviours (including through the use of data analytics).

16. Additional reasons why we hold, use and disclose your personal information.

In addition to the specific reasons we provide for collecting your personal information in [section 4](#) ('Why we collect your personal information'), we also hold, use and disclose your personal information for additional purposes set out below.

Purpose	Examples of why we use your personal information
Improve our products and services, enhance customer relationships and manage risks	To prepare your personal information for data analytics processes, conduct data analytics and generate insights from that data analysis for the benefit of Westpac, to improve the delivery and development of our products, services and programs, enhance our customer relationships and effectively manage risk and adherence to our policies and procedures.
Assist third parties with their products and services	To prepare your personal information for data analytics processes, conduct data analytics and generate insights from that data analysis for the benefit of third parties (noting that the outputs of these activities will not be disclosed to third parties unless they have been subject to a de-identification process or the disclosure is otherwise agreed with you or permitted by applicable laws).
Westpac mergers, acquisitions and other sales/funding arrangements	To facilitate actual or prospective divestments, acquisitions, investments, debt/loan sales or other changes (and potential changes) to entities that make up the Westpac Group or Westpac Group products and services.

17. Use of Cookies.

Cookies are small pieces of information stored on your device hard drive or in memory. We use cookies to collect personal information directly from you when you interact with us through our public and secured websites, mobile or tablet applications. We collect limited personal information about you via cookies for the following purposes:

Purpose	Description
Security	Cookies can help secure a user's experience by simplifying login, maintaining session integrity or validating content entered into form fields. We do this to: <ul style="list-style-type: none">effectively manage our business; andverify online banking customers and carry out other essential security checks to offer you a secure and reliable online banking service.
Personalise and improve your customer experience	Cookies can be used to remember user preferences or understand traffic or webpages. We do this to: <ul style="list-style-type: none">help us to remember you the next time you visit our websites;help us identify products and services that may be of interest and value to you;tailor digital content to your likely interests; andimprove the pages or sites visited by making them faster or more efficient.
Measurement and analysis	Cookies can be used to collect data (including location) about users who interact with our public and secured websites, mobile or tablet applications. This data is stored and analysed by us. We do this to measure effectiveness of our marketing, including via third parties, to improve our services to you.
Marketing and communication	Cookies can be used to launch segment targeted marketing campaigns, promote new services or websites and send segment or targeted messages to you. We do this to: <ul style="list-style-type: none">determine which products or services may be of interest and value to you and to tell you about them;advise you of new services or website or app features; andsend relevant messages to you.

18. How we protect your personal information.

We take a range of physical, electronic and other security measures, to protect the security, confidentiality and integrity of your personal information (including your sensitive and credit-related information). For example:

- access to our information systems is controlled through identity and access management controls;
- employees are bound by internal information security policies and are required to keep personal information secure;
- all employees are required to complete training about privacy and information security;
- we monitor and review our compliance with internal policies; and
- we regularly assess our security measures against industry best practices.

19. Sharing your personal information overseas.

For most products and services.

We will share your personal information (including your sensitive information) outside Fiji to some of the types of recipients and for the purposes noted above, including:

- organisations operating overseas with whom we partner to provide goods and services to you and our contracted service providers operating overseas, which are likely to be located in Australia, New Zealand, United States, Canada, India, the Philippines, UK, Malaysia and Brazil;
- Westpac Group companies located in Australia, Germany, Hong Kong, New Zealand, Papua New Guinea, Singapore, United Kingdom and United States to help us deliver or support the provision of our products and services to you; and
- for international transactions, such as currency exchanges, we will disclose your information to the corresponding international party and their financial services organisations in order to process the transaction. The countries where we disclose your information will depend on the details of the transaction you ask us to carry out.

20. Accessing and correcting your personal information.

You can request access to the personal information (including your sensitive information) that we hold about you. You can also ask for corrections to be made to it. To do so, please contact us using the contact details provided below.

We will seek to verify your identity before we allow access, or make changes, to your personal information or credit-related information.

There is no fee for requesting corrections to your personal information or for us to make those corrections. In some circumstances, we may charge you a reasonable amount for providing you access to your personal information to cover the costs of locating the information, copying it and supplying it to you.

We are not required to provide you with access to your personal information in certain limited circumstances, for example where a Court or Tribunal order requires us to deny access. There are also certain circumstances in which we are not required to correct your personal information – for example, where we are not satisfied that the information we have on record for you is inaccurate, out-of-date, incomplete, irrelevant or misleading.

However, if we refuse to give you access to or to correct your personal information, we will give you a notice explaining our reasons (except to the extent it would be unreasonable or unlawful for us to do so) and provide you with information on how you can complain about our refusal.

21. Resolving your privacy complaints and concerns.

If you have a question or complaint about how your personal information is being handled by us or our service providers, please contact us first by using the contact details provided below.

Delivering on our service promise.

We are constantly striving to provide the best possible service, and we will do our best to efficiently and fairly resolve any concern you have.

Our commitment to you.

If you are ever unhappy about something we have done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint as quickly as possible, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know.

If you are still unhappy.

If you are not satisfied with our response to, or handling of, your complaint, you may contact the Reserve Bank of Fiji in relation to your complaint by:

- writing to the Chief Manager, Financial Systems Development, Tower 6, RBF Building, Pratt Street, Suva, Fiji Islands
- calling +679 322 3430 and 3223 313
- emailing complaints@rbf.gov.fj
- an online form at www.rbf.gov.fj

You may also contact the Fiji Consumer Council by:

- visiting one of their offices listed on their website: consumersfiji.org/lodge-a-complaint/
- calling the National Consumer Helpline toll-free number 155
- emailing complaints@consumersfiji.org

22. Contact us.

Westpac Fiji customers can contact us by:

- calling us on 132 032 (if calling from within Fiji) or (679) 321 7800 (if calling from overseas)
- visiting any branch (westpac.com.fj/contact-us/find-branch-atm/)
- writing to us at Westpac Fiji, PO Box 238, Suva, Fiji
- emailing us at feedbackfiji@westpac.com.au

23. Changes to this Privacy Statement.

We may update this Privacy Statement from time to time. An up-to-date version of this Privacy Statement is available at any time at westpac.com.fj/privacy

This Privacy Statement was published on 5 May 2023.

We're here to help

☎ 132 032

🌐 westpac.com.fj

📍 Visit us in branch

