



PRIVACY POLICY

Effective Date: 01-08-2020

About Us

In this policy, “we”, “us” and “our” means Westpac Scholars Limited as trustee for Westpac Scholars Trust (**Westpac Scholars’ ABN 35 600 251 071**).

At Westpac Scholars, the privacy and security of your personal information is very important to us. Earning and maintaining your trust by carefully and respectfully managing your personal information in accordance with the *Privacy Act 1988* (Cth) and other applicable laws (**‘Privacy Laws’**) is paramount.

About this policy and your privacy

This Privacy Policy contains important information about how we collect, hold, use and disclose your personal information.

This privacy policy does not apply to parties that may be linked or associated with our website. Those website owners are responsible for the privacy of the information they collect and should be contacted directly for details of their privacy policies.

What is personal information?

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from that information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it. Some examples of personal information may include your:

- name;
- mailing or residential address details;
- contact details such as telephone numbers, email address, social media platform username;
- government issued identifiers such as Tax File Number, Medicare number or Driver’s License number;
- bank account and credit card details;
- credit history, credit capacity, ability to be provided with credit or credit worthiness;
- photograph, video or audio recording; and
- sensitive information such as information relating to your health, biometric data, criminal history, racial or ethnic origin.

What information do we collect and hold about you?

The nature of the personal information we will collect and hold will vary depending on the circumstances in which we are dealing with you. This information may include:

- information we collect from you on the application form or other documentation (such as your name, gender, date of birth, address – both postal and private, Aboriginal or Torres Strait Islander status, contact details including telephone numbers and email, qualifications, employment history, disability status (see below regarding our collection of sensitive information), images of you and information about your community activities);
- information from reference forms completed by a Referee;
- information we collect from you on the registration process for the Westpac 100 Scholars Network (such as your name, email address, your photographic or video image and location); and
- information we collect from you electronically through your use of our website (such as the date and time of your visits, which pages are viewed, how you navigate through the site and

interact with pages, previous sites visited, location information, information about the device used to visit our website and IP addresses).

As a general rule, we do not collect 'sensitive information', a special type of personal information under Privacy Laws, about you. However, in circumstances where we require sensitive information from you for a lawful purpose, we will seek your consent to collect it. Generally, we only collect this sort of information if it is reasonably necessary to provide you with a service and you expressly consent to our collection. For example, we may ask you whether you are currently suffering from a disability to better assess your needs and requirements for a scholarship application.

If you do not provide the personal information we request, we will be unable to assess your scholarship application or provide you with access to the Westpac 100 Scholars Network.

How and why we collect your personal information?

We will only collect, hold, use and disclose your personal information as reasonably necessary for the purposes which are relevant to the Westpac Scholars and as permitted by law.

Generally, when we collect your personal information it is because you are:

- an applicant for the Westpac Scholars program (Applicant);
- a referee nominated by the Applicant (Referee);
- a volunteer involved with the Trust;
- an Westpac Scholars event attendee, either through registration or post event survey;
- an account holder with the Westpac 100 Scholars Network; or
- a visitor to the Trust's website.

We will only collect, hold, use and disclose your personal information as reasonably necessary for the purposes which are relevant to the Trust and as permitted by law. These purposes include:

- processing applications and selecting scholars;
- promoting the Trust and the Westpac Scholars program, including issuing media releases at the time the annual scholarships are announced (which may include the name of a scholar, photographic or video images of the scholar and details in relation to his or her study/research plan and aspirations);
- publishing information in our Annual Report such as the details of the study/research program;
- updating our records and keeping your information up to date;
- using your photographic or video image and name on the Trust's website and in publications which include but are not limited to newspapers, social media, catalogues, video collages, newsletters and advertising material;
- engaging, or assisting a successful Applicant to engage, with service providers, contractors or suppliers that may be necessary for, or assist with, the Scholarship study/research program (for example, we may provide information to travel consultants to arrange travel for successful Applicants);
- communication between users of the Westpac 100 Scholars Network; and
- complying with various Australian laws which may either expressly, or in effect, require the Trust to collect your personal information.

In some circumstances we may also collect information from third parties (such as from Referees to verify the information you have provided us).

Cookies - how we use them to collect your personal information

The Westpac Scholars website is operated by Westpac Banking Corporation (ABN 33 007 457 141) (**Westpac**). Westpac uses technology called cookies when you visit the Westpac Scholars website. Cookies are small pieces of information stored in your hard drive or in memory. They can record information about your visit to the website, allowing it to remember you the next time you visit and provide a more meaningful experience.

One of the reasons for using cookies is to offer you increased security. The cookies Westpac sends to your computer cannot read your hard drive, obtain any information from your browser or command your computer to perform any action. They are designed so that they cannot be sent to another site, or be retrieved from any non-Westpac Scholars or Westpac Group site.

Each time you visit our websites, Westpac may collect information about you in accordance with the **Westpac Privacy Policy** [link](#) (which may include personal information) such as:

- the date and time of visits;
- the pages viewed and your browsing behaviour;
- how you navigate through the site and interact with pages (including fields completed in forms and applications completed);
- general location information;
- information about the device used to visit our website (including your tablet or mobile device) such as device IDs; and
- IP addresses. Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP).

The GDPR does not apply to the processing of personal data by Westpac Scholars. However, if you are located in the European Economic Area, the General Data Protection Regulation (EU) 2016/679 (“GDPR”) may apply to Westpac’s collection, use, disclosure and processing of your personal data (including cookies and related data) via the Westpac Scholars website. For these processing activities, Westpac is the data controller for the purposes of the GDPR and EU data protection law.

Please refer to the **EU Data Protection Policy** [link](#) for information about how Westpac manages your personal data and rights that may be available to you as a data subject under the GDPR.

Personal Information we don’t request

If we receive personal information about you that we do not request directly from you or from another party, we will decide whether we could have collected the information in accordance with this Privacy Policy and applicable Privacy Laws.

If we decide that we could have collected the information in accordance with this Privacy Policy and applicable Privacy Laws, we will keep the information and handle it in accordance with this Privacy Policy and applicable Privacy Laws.

If we decide that we could not have collected the personal information in accordance with this Privacy Policy and applicable Privacy Laws, we will destroy or de-identify the information if it is lawful and reasonable to do so.

Links to other websites

Our site may provide links to third party websites. Westpac Banking Corporation and the Westpac Scholars are not responsible for the conduct of sites which are not operated by Westpac Banking Corporation or the Westpac Scholars.

How we share your personal information with third parties

We may disclose or share your personal information with various third parties but only for the purposes listed above or as otherwise permitted by the Privacy Laws. Such disclosures may be made to:

- related entities, third parties associated with the Trust’s purposes, and affiliates, including Westpac Banking Corporation (ABN 33 007 457 141) and its related entities;
- persons involved in the assessment of applications, such as members of Selection Committees;
- persons involved in the establishment and maintenance of the Westpac 100 Scholars Network;
- service providers, such as travel consultants, insurance providers, information providers, media agencies, advisors and agents;
- Australian and foreign law enforcement agencies, bodies, authorities and courts;
- other persons that we need to deal with in assessing an Application or otherwise in connection with a study/research plan, such as referees, applicant’s university, community representatives medical providers or insurers; and
- other persons and entities as permitted under the Privacy Act.

How we store and protect your personal information

Your personal information may be processed or stored on third party computer systems, databases and/or servers which will be located in Australia and overseas.

Some of the recipients to whom we may also disclose your personal information may be based overseas. This is generally for the purpose of sharing a summary of your application form, CV and any references with external panel members or universities to process your application or to deliver any part of the scholarship program. It is not practicable to list every country to which your personal information may be transmitted from time to time. The countries to which the information may be transmitted will vary depending on, for example, where you are permitted by the Trust to undertake work experience or other activities overseas as part of your development plan, and the nature and location of the work experience or activities. In these cases, we will ensure that contractual arrangements are in place with these third parties to ensure they take appropriate measures to protect your personal information and restrict the ways in which they can use your personal information, in accordance with the Privacy Act.

Your personal information may be stored in hard copy documents or in electronic form in our computer systems. We use a range of physical, electronic and other security measures to protect the security, confidentiality and integrity of the personal information we hold both in Australia and overseas. For example:

- access to information systems is controlled through identity and access management controls;
- employees and our contracted service providers are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

Unfortunately, no data transmission over the internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you have with us has been compromised), please immediately notify us of the problem by contacting us (see *Contact Us* section below).

As required by Privacy Laws, we will take reasonable steps to destroy or permanently de-identify any personal information that is no longer required for a permitted purpose.

How you can access or correct your personal information

As required by Privacy Laws, we will take reasonable steps to ensure that the personal information we collect, use or disclose is accurate, complete, up-to-date and relevant to our dealings with you and the nature of our relationship with you.

As required by the Privacy Act, we will take reasonable steps to destroy or de-identify any personal information that is no longer required for a permitted purpose.

Subject to certain legal exceptions you have a right to request access to, or correction of, the personal information that we, or our contracted service providers, hold about you. If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

If you would like to request access to or correction of your personal information, please contact us in writing or by email at the address provided below.

Resolving your privacy concerns and complaints – your rights

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

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five (5) business days but some complaints may take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

Under the Privacy Act you may also complain to the Office of the Australian Information

Commissioner (**OAIC**) about the way we handle your personal information. The Commissioner can be contacted at:

GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Online: www.oaic.gov.au

Contact Us

If you wish to **contact us** about how we handle your personal information or this Privacy Policy, please use the contact details below:

The Privacy Officer - Westpac Scholars Trust Level 19, Westpac Place, 275 Kent Street, Sydney, NSW 2000 in writing or send an email to westpacscholars@westpac.com.au

We may change the way we handle personal information from time to time for any reason. If we do so, we will update this Privacy Policy. An up-to-date version of the Privacy Policy is available on the Westpac Scholars website.