

Data Handling Statement - Financial Assistance

Effective date 28 August 2020



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MyState Bank Limited (MyState Bank) ABN 89 067 729 195
AFSL 240896 Australian Credit Licence Number 240896.
A wholly owned subsidiary of MyState Limited ABN 26 133 623 962

Introduction

MyState Bank (We/Us) collect personal information to provide financial assistance to our customers.

We are bound by the Privacy Act 1988 (Cth) and we are committed to respecting and protecting your personal information, i.e. any information that we hold about you through which you may be identified.

This statement explains how we collect, hold, use and disclose your personal information within the Platform.

Why collect my information

We collect this information to assess your financial position and offer hardship solutions suited to your financial position.

How we collect your information

We will collect information via online forms, paper forms, email and over the phone.

What personal information is collected

We will only collect personal information about you that we need in order to assist your hardship request.

This may include, but is not limited to your:

- first name;
- gender;
- year of birth;

- email address;
- mobile phone number;
- employment status
- income;
- expenditure;
- assets;
- liabilities;
- nature of financial distress; and
- credit report.

We will not seek to collect sensitive information about you, i.e. information about your racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information.

What happens if you don't provide your information

If you do not provide the required information we may not be able to adequately assess your application for financial hardship.

How we use your personal information

We use the personal information collected about you for the following purposes:

- determine your financial position;
- determine your ability to repay the loan based on your changed financial position; and
- offer hardship assistance options.

We may use your personal information for purposes required by law.

Data aggregation

We will de-identify and aggregate information we hold about you by removing information that could identify you. We will use this anonymised data for internal purposes.

To whom we disclose your personal information

We will not provide your personal information to overseas recipients.

We may also provide your information to third parties if we are required to do so by law or under some unusual circumstances which are permitted under the Privacy Act 1988 (Cth).

In relation to who our partners disclose information to, please refer to their Privacy Policy, available at <https://www.yourfinancialwellness.com.au/privacy.aspx>

Security of your personal information

We will ensure that your personal information is stored safely and securely. We protect your personal information by restricting access to your personal information and by securely destroying or de-identifying your information when it is no longer needed.

Updating your personal information

If you wish to access, correct or update your personal information with us, you may do so directly on the Platform (via the My Profile link) or contact us on **138 001** or via email at info@mystate.com.au

Complaints about breaches of privacy

If you are not satisfied with the way in which we handle your personal information, you may complain to us via phone on **138 001** or via email at info@mystate.com.au. For full details please refer to our Privacy Policy.

For full information on our Privacy Policy

If you would like more information on how we use our information please see our full privacy policy available on the Platform or directly at: <https://www.mystate.com.au/Portals/0/documents/legal/privacy.pdf>

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