
StGeorge Online Consumer Panel Privacy

The personal information we collect on the *St.George Online Consumer Panel* will be used by us to:

- Provide you with access to the *St.George Online Consumer Panel* and monitor your use of the site;
- Give you information on our products and services and collect your feedback;
- Assess the performance of the St.George brand and of the brands of the other members of the Westpac Group and of our and their products and services;
- If you have told us you would like us to give you promotional information (for example, details of upcoming events and other opportunities) and the Westpac Group;
- reply to the questions you have asked; and
- tell other *St.George Online Consumer Panel* users when you have logged into the site.

Information you provide about yourself may be shared with other users of the *St.George Online Consumer Panel* so please ensure you do not provide any personal information which you do not want shared or security details or sensitive commercial information that you need to keep private and confidential.

Sometimes we use third parties to run online competitions or promotions. They may require your name and email address to meet Lottery and Gaming regulations and make you eligible for entry. However, we retain ownership of this information and require that all records be deleted from the third party's database. We will provide you further information about how we handle your personal information in the competition terms and conditions that we make available to you when we invite you to enter a competition.

If you provide us with personal information about another individual, you acknowledge that you have their consent to do so and have informed them about the contents of this policy which includes the St.George Privacy Policy.

Your personal information may be disclosed to other members of the Westpac Group (which means Westpac Banking Corporation and its related bodies corporate, which include Westpac General Insurance Limited and Westpac Financial Services Limited), service providers who do things on our behalf (e.g. entities that supervise) or to other third parties where it is required or allowed by law or where you have otherwise consented.

If you do not want the benefit of receiving information, special offers or exclusive opportunities about products and services (which may be supplied by us or any member of the Westpac Group or preferred suppliers) which we think may be of interest or value to you, then please tell us. You can do this at any time by writing to us or telephoning us at the contact details listed on our contact us page.

St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457
141 AFSL and Australian credit licence 233714