



State Bank of India
Sydney Branch

Privacy Policy

State Bank of India
Sydney Branch
July 2018

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Protecting your privacy

This *SBI Sydney Branch Privacy Policy* explains how we protect your privacy. This Policy is available free of charge to any person or body requesting it, and is made available in accordance with the Australian Privacy Principles.

Protecting your privacy and the confidentiality of your personal information is fundamental to the way SBI Sydney Branch does business.

As a banking and financial services organisation, SBI has a long history of handling personal information confidentially. We treat the trust you have in us to protect your personal information very seriously.

At SBI Sydney Branch, we have systems and procedures in place to protect your privacy whenever we collect, store, use or disclose your personal information. You can request details about the information SBI Sydney Branch holds about you and you have a right to ask us to correct this information.

SBI is bound by Australian Privacy Regulation

SBI Sydney Branch must comply with the *Privacy Act 1988 (Commonwealth)*, as amended, and the thirteen (13) Australian Privacy Principles (APPs) which are contained in the *Privacy Amendment (Enhancing Privacy Protection) Act 2012*.

How and why we collect your personal information

We collect personal information directly from you, and only information that is necessary for us to provide one or more of our services to you. For example, we will collect personal information when you open an account, fill in an application form, deal with us over the telephone, send us a letter, visit our web sites, or when you visit us in person.

The type of personal information we collect may include your name, mailing address, telephone number, email address, tax file number, date of birth, annual income and other financial details, place of work, credit history and your transaction history.

There may be occasions when we need to source personal information about you from a third party. For example, we may collect personal information from a credit reporting agency, our business alliance partners, third party brokers and government agencies. We will take reasonable steps to ensure you are made aware of circumstances when we are likely to source personal information about you from third parties. Generally, our intentions will be set out in application material we provide to you, so please read this carefully.

If we come into possession of information about you and we did not collect that information from you or solicit it from a third party, we will determine whether or not we would have normally collected that information from you or obtained it from a Commonwealth record. If the case where we determine that we could not have normally collected the information from you or from a Commonwealth record, we will destroy the information or ensure that the information is de-identified. In the case where we determine that we would have normally collected the information from you or from a Commonwealth record, the information about you will be subject to the provisions contained within this Policy, the Privacy Act, and the Australian Privacy Principles.

How we use your personal information

We will tell you the purposes for which we intend to use your personal information. We only collect personal information about you that is necessary to perform our functions and activities, and to provide you with one or more of our products or services.

If you do not provide this information, we may not be able to deal with you, or provide you with our products and services.

We may use and disclose personal information for several purposes

The purposes for which SBI Sydney Branch collects your personal information may vary but will usually relate to assessing your application for our products or services and, if the application is approved, for the establishment and administration of your account or facilities with SBI Sydney Branch.

The primary purposes of collection will be communicated to you at or before the time we collect personal information about you and will usually be set out in the application material we provide to you. We may also use or disclose personal information we collect about you for other purposes where such purposes are related to the primary purposes of collection or where you give your consent.

From time to time we disclose personal information when we contract out our functions and activities. For example, we may provide names and addresses to a mailing house to mail account statements to you and other customers. In these situations, we prohibit third parties from using your personal information except for the specific purpose for which we supply it.

We may also be required to disclose personal information where it is required by or under an Australian law and or a court or tribunal order, where a permitted general situation exists in relation to the use or disclosure of the information by us, or where a health situation exists in relation to the use or disclosure of the information by us. Any disclosures made by us will be done in accordance with Australian Privacy Principle 6.

Do we use your tax file number or other government identifier?

We do not use your tax file number (TFN), pension number, Medicare number or any other government agency identifier as an account, policy or application number.

We only use and disclose these numbers for the purposes required or authorised by or under law, such as disclosing your TFN to the Australian Taxation Office. You may use other government identifiers, for example, a pension number or a Medicare number, to prove your identity when you deal with us.

What about sensitive information?

Sensitive information, as defined by law, is any information about a person's 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.

We do not generally collect sensitive information about you. However, when we do, it is for the purpose of establishing and maintaining our relationship with you.

We only collect sensitive information either with your informed consent or if we are legally required to collect that information.

Your consent is important

Wherever possible we endeavor to obtain your consent where we collect, use or disclose personal information about you.

Your consent can be express or implied. Your express consent can be verbal or written. For example, if you sign a loan application that contains a term where you consent to a credit reference check, you are giving us your express consent to obtain a credit reference about you from a credit reporting agency.

You will give implied consent when we can reasonably conclude that you have given consent by some action you take, or when you decide not to take action. For example, if you use our telephone banking service and *continue* the call after hearing the recorded message telling you that the call may be monitored or recorded for quality assurance purposes, you have given us your implied consent to monitor or record the call.

So again, we emphasise the importance of reading all application material.

Sharing of personal information within SBI

For SBI Sydney Branch to service its relationship with you and carry on business as a group, it is important that we have the capacity to share your personal information with SBI entities within the group.

We will obtain your consent to share your personal information within SBI and only for the purposes to which you have agreed.

Disclosing to third parties

We generally only disclose personal information we hold to third parties where:

1. We have your express or implied consent
2. Where disclosure is for a primary purpose of collection and we have notified our intention to you, at or before collecting the relevant personal information
3. We are otherwise entitled or required to do so in accordance with an Australian law and/or an order of a court / tribunal
4. Where a health situation exists in relation to the use or disclosure of the information by us.

The types of third parties we may disclose your personal information to, include credit reporting agencies, our service providers, your agents and sureties, government bodies, other financial institutions and relevant insurers e.g. mortgage insurers.

Some of these third parties may be located overseas and may not be subject to the same privacy obligations as SBI Sydney Branch. We will only transfer your personal information overseas if it is necessary to undertake a transaction on your behalf or if we have your consent, and where we are fully satisfied that the disclosure is in accordance with the Privacy Act and the Australian Privacy Principles.

Marketing and privacy

You should know right upfront that SBI Sydney Branch does not disclose names and addresses to third parties for marketing purposes.

However, serving customers well is fundamental to our business. As part of this service we may use personal information we have collected to identify products and services that may benefit you. We may contact you from time to time to tell you about new or existing products or services, using: telephone; email; SMS; social media; apps; websites or third-party websites; and mail.

You can contact us at any time if you do not want to receive marketing information from SBI Sydney Branch. We will process these instructions as soon as practicable.

We keep your personal information up-to-date

If we have accurate information about you, it enables us to provide you with the best possible service. We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information.

We won't disclose your information internally or externally, unless we practically need to in providing you a service that you have requested, or if we are required by law. This includes any relevant Court in the Commonwealth Australia, the Australian Federal Police, relevant government departments, and other authorities as appropriate.

We will correct personal information

If you learn that current personal information we hold about you is inaccurate, incomplete or out-of-date, you should contact us. We will promptly update any personal information that is inaccurate, incomplete or out-of-date.

You also have the right to request that a statement be attached to personal information we hold about you if we disagree with your request to correct the information.

You can request details about your personal information

You can find out what personal information SBI Sydney Branch holds about you. We will not charge you any fee in relation to the disclosure of this information to you.

How to request details

You should contact us if you wish to find out about the personal information we hold about you. We will need to verify your identity before giving you access.

We will normally be able to deal with your request immediately. If the request is complex, we will ask you to complete a personal information request form. We can usually deal with such a request within 30 days.

We may not be able to give you access

We may not be able to tell you what personal information we hold about you in certain circumstances, including where:

- It will threaten the privacy of other individuals
- The information relates to anticipated legal proceedings
- The information would reveal our commercially sensitive decision-making process
- The law prevents us from disclosing the information

If we are unable to tell you what personal information we hold about you, we will give you the reasons why and attempt to find alternative means to enable you to access your information.

We always store your personal information securely

We use all reasonable endeavors to protect any personal information that we hold about you from misuse and loss. We also do all that is reasonable to protect it from unauthorised access, modification and disclosure.

We protect your information

We use reasonable endeavors to ensure that personal information we hold about you can only be accessed by people authorised by us and for the purposes for which we have your consent.

Your personal information may be stored in hardcopy documents or electronically in our systems.

We maintain physical security, such as locks and security systems, over our paper and electronic data stores and premises. We also maintain computer and network security: and other security measures such as identification codes and passwords to control access to computer systems.

We destroy personal information we no longer need

We will use all reasonable endeavors to destroy personal information if it is no longer needed:

- For the purposes for which we collected it
- For the purposes of meeting legal requirements

We use secure methods to dispose of all paper files, letters, correspondence and any other hardcopy documents contain personal information that is no longer needed.

All information stored in electronic form that is no longer required will be deleted from our systems.

We report all relevant data breaches to you and the appropriate authorities

In the unlikely event of a data breach, due to control failures or due to the actions or inactions of individuals in our employ, through agreement or through third-party contractor arrangements, we will notify you in accordance with the Notifiable Data Breaches (NDB) scheme under Part IIIC of the *Privacy Act 1988*. We will also take any actions possible to work with relevant authorities in: recovering any physical information that has been taken; or mitigating the risks associated with the breach, to the extent that the breach has exposed or revealed your private information.

Resolving your concerns

We will respond quickly to complaints

You are entitled to complain if you believe that your privacy has been compromised.

We will respond to a complaint as soon as possible, but within 48 hours we will let you know who is responsible for managing your complaint.

Furthermore, we will try to resolve the complaint within 10 working days. However, if this is not possible, we will contact you within that time to let you know how long it will take to resolve your complaint.

How to make a complaint

If you have a privacy complaint, you should contact the person that you have been dealing with.

We will take responsibility for the complaint at the point where the problem occurs. If your complaint is not resolved to your satisfaction, you can then contact our Relations Officer to handle the complaint at:

State Bank of India, Sydney Branch,
Level 31, 264 George Street,
Sydney NSW 2000.
Phone: 02-9241 5643
Fax: 02 9241 0536
Email: info@sbisyd.com.au

If you are dissatisfied with our internal complaints process, our Privacy Officer, who is also our Customer Advocate, can objectively and impartially review your complaint, or the way we handled the complaint.

The Customer Advocate's contact details are:

Mail: The Customer Advocate
State Bank of India, Sydney Branch,
Level 31, 264 George Street,
Sydney NSW 2000.
Phone: 02-9241 5643
Fax: 02 9241 0536
Email: privacy@sbisyd.com.au

In the extremely unlikely and unfortunate event that we cannot resolve a complaint to your satisfaction, you may raise the issue with the Office of the Australian Information Commissioner (OAIC). Details are:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone 1300 363 992
Visit www.oaic.gov.au

Need more information?

If you have a query relating to our Privacy Policy or our information handling practices, contact the person, department or branch that you normally deal with, 9am to 5pm EST, Monday to Friday.