

**JBWere takes the protection of your personal data very seriously and we are pleased to provide you with our EU General Data Protection Regulation 2016/679 ('GDPR') Privacy Statement as outlined below.**

### Privacy Statement

We respect your personal information and this privacy notice explains how we handle it and your privacy rights. We take appropriate measures to ensure JBWere can engage securely with and for our clients.

### Scope

This notice applies to the collection and processing of your personal information if you are in a country that is a member of the European Economic Area ('EEA') by or on behalf of JBWere Limited ('we', 'us', 'JBWere') ABN 68 137 978 360, Invia Custodian Pty Ltd ('Invia') ABN 33 006 127 984, National Australia Bank Ltd ('NAB') ABN 12 004 044 937 and all its related companies (the 'Group'), which include banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations. JBWere and Invia are both wholly owned subsidiaries of NAB. For further information about these Group members, see [www.nab.com.au](http://www.nab.com.au).

This notice tells you how we collect and process your personal information and the legal basis for processing it, what we use it for and who we share it with. It also explains particular rights you have in relation to the processing of your personal information and reflects some key features of our Privacy Policies available at [www.jbwere.com/general/privacy/](http://www.jbwere.com/general/privacy/) and [www.nab.com.au/privacy](http://www.nab.com.au/privacy).

We are grateful for the trust and confidence you have in us to safeguard your privacy.

### Personal information

#### Categories of personal data

The principal category of information that we collect from other sources is identity verification (from government agencies, background checking companies) to protect you against fraud.

#### Sources of personal data

Sometimes we collect information about you from other sources. We may collect information about you that is publicly available (for example from public registers or social media) or made available by third parties.

For instance, we do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us or instruction you provide to us;
- we need information for fraud prevention purposes;
- you have consented to third parties sharing it with us; or
- at your request or on your behalf, we exchange information with your legal or financial advisers or other representatives.

We may use or disclose information about you in order to combine the information that we hold with information collected from or held by external sources. We do this in order to enable the development of client insights about you so that we can serve you better. This includes being able to better understand your preferences and interests, personalise your experience, enhance the products and services you receive, and to tell you about products and services that may be of interest to you.

Where those insights are provided to others, such insights are based on aggregated information and do not contain any information that identifies you. We may also use service providers to undertake the process of creating these consumer insights.

### How we use and process the personal information we collect about you

- We may use and process your information to perform our contract with you and respond to your related requests;
- provide you with the product or service you asked or applied for, or in order to respond to your request before we provide the product or service (e.g. checking your information with others on your request) including to give you information about the product or service including financial help, guidance and advice;
- consider whether you are eligible for a product or service you have asked for, including identifying or verifying you or your authority to act on behalf of a client;
- process your application and provide you with a product or service;

- administer the product or service we provide you, which includes answering your requests and complaints, varying products and services, and managing our relevant product portfolios; and
- determine whether a beneficiary will be paid a benefit.

### **In connection with our legitimate interests in carrying on our business**

We may use your information for our legitimate interests (where we have considered these are not overridden by your rights and which you have the right to object to as explained below) in:

- identifying opportunities to improve our service to you and improving our service to you;
- conducting market research to serve you better by understanding your preferences to ensure we send you appropriate promotions and campaigns;
- assisting in arrangements with other organisations in relation to a product or service we make available to you;
- allowing us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis, and systems development and testing); and
- verifying identity, preventing or investigating any fraud or crime, or any suspected fraud or crime.

### **Under a legal obligation**

We may also use and process your personal information where we are required by applicable laws, regulations or codes that bind us, in particular as a financial service provider. These include company, tax and Australian anti-money laundering law which require us to verify your identity.

### **With your consent**

Where required under GDPR, we will only use your personal information for the purpose for which you have given your valid or explicit consent, which we will ensure we have obtained before we process your information.

Some information you provide us in connection with your application for or the administering of a product or service we provide you, may be more sensitive and therefore falls within a special category of personal information, such as health information. We will collect and process this information only with your explicit consent.

### **For direct marketing**

With your consent where required by law, we may communicate with you (through the preferred communication channel(s) you have selected, which may include by email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums) to:

- tell you about other Group products, services and offers that may be of interest to you;
- run competitions and other promotions.

If you have provided your consent to receive direct marketing, you can withdraw it at any time without detriment, we will process your request as soon as practicable.

Where you have subscribed to something specific (like hearing from one of our sponsored organisations) then these subscriptions will be managed separately. If you no longer wish to receive these emails, click the unsubscribe link included in the footer of our emails.

### **When the law authorises or requires us to collect information**

We may collect information about you via application forms, instructions, online, or in person, because we are required or authorised by law to collect it, or where a contractual requirement exists, or the collection is necessary in order to enter into a contract with you.

There are laws that affect financial service providers, including company and tax law which require us to collect personal information. For example, we require personal information to verify your identity under Australian anti-money laundering law.

### **What happens if you don't provide your information to us?**

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- respond to your requests;
- manage or administer your product or service;
- personalise your experience with us;
- verify your identity or protect against fraud; or
- let you know about other products or services from our Group that might better meet your financial, e-commerce and lifestyle needs.

You have the right not to be subject to a decision by the Group made solely by automated processing. The Group may use automated processing (including profiling) but does not make decisions about you only on this basis.

### **Sharing your information**

We may share your information with other organisations consistent with the purposes for which we use and process your information as described above. This includes with the entities described below.

### **Sharing with the Group**

We may share your personal information with other Group members. This could depend on the product or service you have applied for and the Group member you are dealing with. Where appropriate, we integrate the information we hold across the Group to provide us with a complete understanding of you and your needs in connection with the product or services we are providing you.

### **Sharing at your request**

We may need to share your personal information with your representative or any person acting on your behalf (for example, financial advisers, lawyers, settlement agents, accountants, executors, administrators, trustees, guardians, brokers or auditors).

## Sharing with third parties

We may disclose your personal information to third parties outside of the Group including to help us run our sites, many of whom are based outside the EEA, with the majority based in Australia. These third parties include:

- those involved in providing, managing or administering your product or service;
- authorised representatives of the NAB Group who provide products or services on our behalf;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- insurance, investment, superannuation and managed funds organisations, their advisers and service providers;
- medical professionals, medical facilities or health authorities who verify any health information you may provide where necessary for insurance purposes, where you've given your consent or at your request;
- real estate agents, valuers and insurers (including lenders' mortgage insurers and title insurers), reinsurers, claim assessors and investigators, where you've given your consent or at your request;
- brokers or referrers who refer your application or business to us, where you've given your consent or at your request;
- other financial institutions, such as banks, as well as guarantors and prospective guarantors of your facility, where you've given your consent or at your request;
- organisations involved in debt collecting, including purchasers of debt, where you've given your consent or at your request;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in such property, where you've given your consent or at your request;
- organisations we sponsor and loyalty program partners, including organisations the NAB Group has an arrangement with to jointly offer products or has an alliance with to share information for marketing purposes, where you've given your consent or at your request;
- companies we arrange or distribute products for, such as insurance products, where you've given your consent or at your request;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- any party involved in securitising your facility, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees, where you've given your consent or at your request;
- service providers that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;

- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- organisations that assist with our product planning, analytics, research and development;
- mailing houses and telemarketing agencies and media organisations who assist us to communicate with you including for direct marketing purposes with your consent, including media or social networking sites;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent client advocates); and
- government or regulatory bodies (including the Australian Securities and Investment Commission and the Australian Tax Office) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities).

## Sharing outside of Australia

We run our business in Australia and generally we will not need to share your information with organisations outside Australia. However, where we are obliged to provide information overseas, we might need to ask you before this happens. For example, some nations have enacted laws to prevent tax evasion by their citizens or permanent residents, requiring us to report certain financial information to relevant overseas taxation bodies.

The Group runs its business in Australia and overseas. We may need to share some of the information we collect about you from the EEA with organisations both inside and outside Australia, sometimes we may need to ask you before this happens.

You can view a list of the countries in which those overseas organisations are located at [www.nab.com.au/privacy/overseas-countries-list/](https://www.nab.com.au/privacy/overseas-countries-list/). We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be accessed or held.

If your information is stored in this way, disclosures may occur in countries other than those listed.

If we or our service providers transfer any of your personal information we collect from you out of the EEA, it will only be done with relevant protections in place. We will take steps to ensure that your personal information will be afforded the level of protection required of us under and in accordance with our Privacy Policies and applicable data protection laws and in accordance with current legally recognised data transfer mechanisms, such as where the country has been deemed adequate by the European Commission, where a valid Privacy Shield certification exists (in the case of a data transfer to a Privacy Shield certified US recipient – <https://www.privacyshield.gov/welcome> or by adopting appropriate European Commission approved standard contractual clauses (see [https://ec.europa.eu/info/law/law-topic/dataprotection\\_en](https://ec.europa.eu/info/law/law-topic/dataprotection_en)).

If you wish to know whether or not the country to which the overseas disclosure is intended to be made has been deemed adequate by the European Commission, please refer to this link:  
[https://ec.europa.eu/info/law/law-topic/dataprotection/data-transfers-outside-eu/adequacyprotection-personal-data-non-eu-countries\\_en](https://ec.europa.eu/info/law/law-topic/dataprotection/data-transfers-outside-eu/adequacyprotection-personal-data-non-eu-countries_en).

Overseas organisations may be required to disclose information we share with them under an applicable foreign law.

## What happens when we no longer need your information?

**We'll only keep your information for as long as we require it for our purposes.**

We're required to keep some of your information for certain periods of time under law, such as the Corporations Act, the Anti-Money Laundering & Counter-Terrorism Financing Act, and the Financial Transaction Reports Act. When we no longer require your information, we'll ensure that your information is destroyed or de-identified.

We are required to keep your information for 7 years from the closure of accounts, or in some cases 10 years from the termination of certain superannuation facilities, or otherwise as required for our business operations or by applicable laws.

We may need to retain certain personal information after we cease providing you with products or services to enforce our terms, for fraud prevention, to identify, issue or resolve legal claims and/or for proper record keeping.

We may also retain a record of any stated objection by you to receiving Group marketing for the purpose of ensuring we can continue to respect your wishes and not contact you further.

## Your personal information rights

### How to access your information

Subject to applicable laws, you have the right to access your personal information and to receive a copy of that information.

You can ask us to access your personal information that we hold by filling out the Personal Information Access form (see [www.nab.com.au/privacy/access-form/](http://www.nab.com.au/privacy/access-form/)) or emailing [eu.gdpr.operations@nab.com.au](mailto:eu.gdpr.operations@nab.com.au).

You can also ask that personal information provided by you to us is transmitted to another party. We may need to verify your identity to respond to your request. We will respond to any request within a reasonable period permitted under applicable privacy laws and will generally give access unless an exemption applies to certain information.

We will give you access to your information in the form you want it where it's reasonable and practical. We may charge you a small fee under certain circumstances to cover our costs when giving you access but we'll always confirm this with you first.

If we can't give you access, we will tell you why in writing and how you can make a complaint about our decision. If you have concerns, you can make a complaint.

### How to correct your personal information

You have the right to correction (rectification) of personal information and can contact us if you think there is something wrong with the information we hold about you. If you are worried that we have given incorrect information to others, we will tell them about the correction. If we can't, then we'll let you know in writing.

### Your right to erasure of your information

You also have in certain circumstances the right to request that the personal information that we collect from you is erased. If we refuse any request you make in relation to this right, we will tell you why in writing and how you can make a complaint about our decision.

### Your right to object to (or restrict) data processing and your right to data portability

You also have in certain circumstances the right to request that further processing of your information is restricted, or to object to its processing, including while we investigate your concerns with this information.

You also have in certain circumstances the right to data portability (to receive and have transferred the information you provided).

If we refuse any request you make in relation to these rights, we will write to you to explain why and how you can make a complaint about our decision.

### Your right to withdraw consent

You can let us know at any time if you no longer wish to receive direct marketing updates from the Group. We will process your request as soon as practicable. Where you have subscribed to something specific (like to hear from one of our sponsored organisations) then these subscriptions will be managed separately.

You may also withdraw your consent where provided or object to the further processing of your personal information under certain circumstances. If we refuse any request you make in relation to this right, we will write to you to explain why and how you can make a complaint about our decision.

The withdrawal of your consent will not affect the processing of your information that you had consented to, which had already taken place.

## How do you make a complaint?

If you have a complaint about how we handle your personal information, we want to hear from you. You are always welcome to contact us. We are committed to resolving your complaint and doing the right thing by our clients. We aim to resolve complaints as quickly as we can, and you should hear from us within five business days (see 'Contact Us').

If you still feel your issue or request hasn't been resolved to your satisfaction, then you can escalate your privacy concern (see 'Contact details for escalating complaints') and you have the right to make a complaint to the relevant data protection authority (for example in the place you reside or where you believe we breached your rights).

## Contact details for escalating complaints

Australian Financial Complaints Authority (in Australia)

- Online: [www.afca.org.au](http://www.afca.org.au)
- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)

Office of the Australian Information Commissioner

- Online: [www.oaic.gov.au](http://www.oaic.gov.au)
- Phone: 1300 363 992
- Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Office of the UK Information Commissioner

- Online: [www.ico.org.uk](http://www.ico.org.uk)
- Phone: 0303 123 1113
- Chat: <https://ico.org.uk/global/contact-us/live-chat>

## Contact us

We care about your privacy and welcome your feedback. Please contact us if you have any questions or comments about this notice, our Group privacy policies and procedures, or if you wish to exercise the rights you have under applicable privacy laws, which are explained further below.

### You can contact us by

- Contacting your JBWere Advisor;
- Contacting the JBWere Investor Services Team on +61 3 9906 5075; or
- Writing to:  
Manager, Regulatory Compliance  
JBWere Limited  
GPO 4370  
Melbourne VIC 3001 Australia
- Calling the NAB contact centre on +61 3 8641 9083 and selecting the option to speak to a Client Service Representative or visiting NAB at [nab.com.au](http://nab.com.au)

## Office of the Data Protection Officer, and compliance with the GDPR

NAB's 'Office of the Data Protection Officer' monitors and advises on compliance with the EU GDPR which applies to the Group when processing the personal information of individuals (data subjects) who are in countries in the EEA in relation to offering them JBWere's or the Group's products or services, or monitoring their behaviour when in those countries.

The contact details of NAB's 'Office of the Data Protection Officer' are as follows:

The Office of the Data Protection Officer  
National Australia Bank Limited  
Level 1, 800 Bourke Street, Docklands  
Melbourne Vic 3008 Australia

Email: [the.office.of.the.dpo@nab.com.au](mailto:the.office.of.the.dpo@nab.com.au)

JBWere is a data controller for our website and services provided through our website at the following address: [www.jbwere.com.au](http://www.jbwere.com.au).

The NAB Group is a data controller for our website and services provided through our website at the following address: [www.nab.com.au](http://www.nab.com.au).

For more information about privacy in general, you can visit the UK Information Commissioner's Office website at [www.ico.org.uk](http://www.ico.org.uk).