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# Data Handling Statement — Financial Assistance

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## 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.

## Why do we collect your 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.

## What 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 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.

## Disclosing your personal information

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

We will not provide your personal information to overseas recipients.

In relation to who our partners disclose information to, please refer to their Privacy Policy, available at [www.yourfinancialwellness.com.au/privacy.aspx](http://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 or legally required to be retained

## 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](mailto:info@mystate.com.au).

## Complaints and feedback

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to improve the way we do things.

### How can I lodge a complaint?

You can advise us of your complaint or provide feedback by:

- » Using the online form at [mystate.com.au](http://mystate.com.au);
- » emailing us: [mycomplaint@mystate.com.au](mailto:mycomplaint@mystate.com.au);
- » calling us – **138 001** (between 8:00am and 6:00pm Monday to Friday and 9:00am to 1:00pm on Saturdays, except on public holidays);
- » visiting your local branch; or
- » writing to us at Complaints & Feedback, GPO Box 1274, Hobart Tasmania 7001.

### What should my complaint include?

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- » your customer number, name and details of preferred contact method;
- » complaint or feedback information – what is your complaint or feedback about and when did it happen; and
- » resolution – how would you like the matter resolved.

### What are the options available if I need more help?

Our team can assist you with Translator Interpreter Services (TIS) if you speak limited English, or to use the National Relay Service if you have difficulties with hearing.

You may wish to contact a financial counsellor for free, independent advice about your situation. The National Debt Helpline website ([ndh.org.au](http://ndh.org.au)) has easy to use, step-by-step guides on how to tackle debts. You can also call the National Debt Helpline on **1800 007 007** to talk to a financial counsellor.

### What are the response timeframes?

We will try our best to resolve the complaint for you straight away, and in most cases we can.

If we can't we will:

- » acknowledge that we've received your complaint within 24 hours or one business day;
- » keep you up to date on our investigation and progress;
- » provide you with final resolution within 30 days – if not, we will inform you of the reasons for delay and when we expect to resolve;
- » if your complaint relates to credit involving default notices or financial hardship, we will provide you with a final resolution within 21 days.

### What if my complaint isn't resolved to my satisfaction?

If you're not satisfied with the outcome provided to you, the first step is to request the complaint be escalated to a manager of the department you've been speaking with.

In the event you are not satisfied with the Manager's response, you have a few more options as outlined below.

### Senior Manager review

You can request for your complaint to be escalated to a Senior Manager who will review your complaint outcome.

#### Senior Manager review

**Phone** 138 001

**Email** [mycomplaint@mystate.com.au](mailto:mycomplaint@mystate.com.au), addressed to the Senior Manager

**Post** Senior Manager Complaint Review, GPO Box 1274, Hobart TAS 7001

## Customer Advocate

You can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

### Customer Advocate review

**Phone** 138 001

**Email** [customeradvocate@mystate.com.au](mailto:customeradvocate@mystate.com.au)

**Post** Customer Advocate, GPO Box 1274,  
Hobart TAS 7001

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels.

## External review

MyState Bank is a member of the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry. It is a good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

### Australian Financial Complaints Authority

**Online** [www.afca.org.au](http://www.afca.org.au)

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Phone** 1800 931 678

**Mail** Australian Financial  
Complaints Authority  
GPO Box 3 Melbourne  
VIC 3001

## Privacy or Consumer Data Right complaints

If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

### Office of the Australian Information Commissioner (OAIC)

**Online** [www.oaic.gov.au](http://www.oaic.gov.au)

**Phone** 1300 363 992

**Mail** OAIC – CDR Complaints  
GPO Box 5218,  
Sydney NSW 2001

## More 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: [www.mystate.com.au/wp-content/uploads/privacy.pdf](http://www.mystate.com.au/wp-content/uploads/privacy.pdf)

**MyState Bank** 

[mystate.com.au](https://www.mystate.com.au) | 138 001