

Effective date | 19 February 2025

Privacy Policy

Introduction

This Privacy Statement applies to MyState Limited (MyState) as the ASX listed, Non-Operating Holding Company of MyState Bank Limited, Auswide Bank Limited, and TPT Wealth and any entity owned or controlled by us. The use of we/us/our within this Policy refers to any of these entities. The use of you within this Policy refers to any customer or employee of any entity owned or controlled by us and any person who applies for our products or services or for employment with us, whether or not they ultimately become a customer or employee.

At MyState we value your privacy and are committed to protecting your personal information. This Privacy Statement outlines how we collect, use, disclose, store, and protect your personal information. It also explains how you can access, correct, or make a complaint about the handling of your information.

If we agree with you to use or disclose any of your information in ways which are different to what is stated within this Privacy Statement, that agreement will override this statement. For more detailed information on how each entity covered by this statement manages your personal information please refer to each entity's specific Privacy Policy.

[MyState Bank](#)

[Auswide Bank](#)

[TPT Wealth](#)

What Information We Collect

We may collect a range of information from you when you apply for one or more of our products and for us to continue to deliver products or services to you, including:

Personal information

Name, address, date of birth, contact details, tax file number and employment details, biometric information (for identification purposes)

Financial information

Income, expenses, assets, liabilities, and transaction history.

Credit information

Repayment history, credit eligibility, defaults, financial hardship information, and serious credit infringements.

Digital information

IP addresses, device details, and website usage collected via cookies and other tracking technologies.

Sensitive information

Where it is necessary to do so, we may collect personal information about you that is sensitive. (i.e. health information) Unless we are required or permitted by law to collect sensitive information, we will first obtain your consent.

If you do not provide the required information, we may not be able to offer you certain products or services or assist you with your request.

How we collect information

We collect personal information in various ways:

Directly from You: When you apply for a product or service, fill out a form, or communicate with us.

From Third Parties: Such as credit reporting bodies, brokers, financial advisers, or government agencies.

Publicly available information: Such as public registers, newspapers and social media.

Online: When you interact with our websites or mobile applications, we may collect data via cookies, tracking tools, and logs to personalise your experience and improve our services, and to mitigate the risk of fraud.

Website and Cookie Usage: We collect information about your use of our websites, such as browser type, IP address, pages visited, and download activities. We use cookies to enhance your experience and secure your interactions with us. You can adjust your cookie preferences in your browser settings, though this may affect website functionality. We partner with third-party services (e.g., Google, Facebook) for analytical and marketing purposes.

Why We Collect and Use Your Information

We collect, use, and disclose your personal information for the following purposes:

Providing Financial Services: To process your applications, manage your accounts, and assess your creditworthiness.

Communicating with You: To send account-related information or respond to your inquiries.

Enhancing Services: To improve our offerings and develop new products based on customer needs and market research.

Complying with Legal Obligations: To meet regulatory requirements, such as anti-money laundering (AML) laws, taxation, and responding to law enforcement requests.

Direct Marketing: To inform you about products or services that may be of interest to you. You can opt out of marketing communications at any time.

Financial Hardship: To assess and report information related to financial hardship arrangements.

To protect our legitimate interests: including to register a mortgage, taking or responding to any legal action.

Recruitment purposes: To evaluate an application you may make for a position with us.

How We Use and Disclose Your Information

We use and disclose your personal information for various purposes, including:

Credit Reporting: Sharing credit information with credit reporting bodies for credit assessments, management of credit services, and pre-screening for direct marketing.

Service Providers: Sharing your information with third-party service providers who assist us in delivering services, such as IT, payment systems, mailing houses, or consultants and for research and development

Government and Regulatory Bodies: Disclosing information to authorities or regulators where required by law, such as the Australian Taxation Office (ATO), Australian Securities and Investments Commission (ASIC), Australian Prudential Regulation Authority (APRA) Australian Transaction Reports and Analysis Centre (AUSTRAC) and Office of the Australian Information Commissioner (OAIC)

Financial Institutions: Sharing information with other financial institutions to process transactions or applications for products and to prevent fraud.

Insurance Providers: When relevant to products or services, we may share your information with insurers, including lenders' mortgage insurers.

Agents: We may share your information with third parties such as lawyers, representatives, advisors or mediators

Open Banking: As part of the Consumer Data Rights regime we will share your information with your Accredited Data Recipients.

Disclosure to Third Parties

We may disclose your information to third-party partners, including:

Google, Facebook, Equifax, Illion Australia Pty Ltd, and other analytical or marketing partners.

Financial service providers, such as mortgage brokers, loan purchasers, investors, or rating agencies.

Professional service providers like accountants, lawyers, debt collectors, and auditors.

Information on these external services, their Privacy Policies and terms & conditions are available on their independent websites. Upon your request, we will provide you with information on their Privacy Policies.

Overseas Disclosure

Where information is sent to third parties some may use services and facilities overseas including, but not limited to:

- » United States;
- » United Kingdom;
- » Ireland
- » China
- » Canada;
- » India;
- » Philippines;
- » Japan
- » New Zealand; and
- » countries within the European Union

In general, we do not use or disclose your information for a purpose other than:

- » As outlined in this Privacy Policy and each entity's individual privacy policy.
- » You would reasonably expect;
- » Required or permitted by law; or
- » Otherwise disclosed to you to which you have consented

Protecting Your Information

We take the security of your personal information seriously and have implemented various measures to protect it including:

Physical Security: Secure storage facilities, limiting and restricted access, identification checks.

Digital Security: Use of encryption, firewalls, secure servers, and up-to-date security measures to protect your information from unauthorized access, loss, or modification, regular security testing and auditing of our systems.

Employee Training: Staff are regularly trained on their obligations under privacy laws and the proper handling of sensitive information.

Vulnerable customers: We have processes in place to take extra care of person information we hold for vulnerable customers.

If we become aware of a data breach likely to result in serious harm, we will notify affected individuals and the Office of the Australian Information Commissioner (OAIC) in line with the Notifiable Data Breaches Scheme.

Information we did not ask for or no longer need

Where we are given information that we did not ask for, we will only continue to hold the information if we need it. If we decide we do need this information, we will keep it securely along with the rest of your information. If we do not need this information, we will take reasonable steps to destroy or de-identify it.

When we no longer require your information (including when we are no longer required by law to keep records relating to you), we will take reasonable steps to destroy or de-identify it.

Accessing and Correcting Your Information

You have the right to access your personal information and request corrections if it is inaccurate, incomplete, or out of date. To request access or corrections, contact us using the details provided below. We aim to respond within 30 days. If we refuse to provide access, we will explain the reasons for this decision and inform you of your rights to make a complaint.

There is no charge for making a request, but we may charge a fee to cover administrative costs.

Direct marketing

We may use your personal information for direct marketing purposes to inform you about products or services that may be relevant to you. You can opt out of receiving marketing communications at any time by:

Using the "unsubscribe" feature in our marketing emails.
Contacting us directly.

Even if you opt out of marketing, we will continue to send you important information about your account and services (e.g., statements or service updates).

Credit Information and Pre-Screening

From time to time we may ask credit reporting bodies to use your credit information to pre-screen you for direct marketing purposes, this allows us to tailor product offers to customers who are in the likely product target market.

Credit reporting bodies are restricted from using certain credit data (e.g., repayment history) during this process. If you wish to opt out of pre-screening, you may notify the relevant credit reporting body.

Complaints and feedback

We take your feedback seriously and strive to address all concerns about your personal information. You can make a complaint or provide feedback by contacting us. We will acknowledge your complaint within seven days and aim to resolve it within 30 days. If your complaint relates to financial hardship or credit, we will respond within 21 days.

If you wish to lodge a complaint please contact the specific entity the complaint relates to on the details below.

MyState Limited:

Phone: 138 001

Email: info@mystatelimited.com.au

Website: www.mystatelimited.com.au

Mail: GPO Box 1274, Hobart TAS 7001

MyState Bank:

Using the online form at mystate.com.au;

Phone: 138 001

Email: mycomplaint@mystate.com.au

Mail: Complaints and Feedback, GPO Box 1274, Hobart TAS 7001

Auswide Bank:

Using the online form at auswidebank.com.au

Phone: 1300 138 831

Email: customer@auswidebank.com.au

Mail: Attention Head of Customer Operations, Auswide Bank Ltd, GPO Box 75, Brisbane QLD 4000

TPT Wealth:

Using the online form available at tptwealth.com.au

Phone: 1300 138 044

Email: mycomplaint@tptwealth.com.au,

Mail: Complaints & Feedback GPO Box 227 Hobart Tasmania 7001

Customer Advocate or Internal Dispute Resolution Officer (IDR)

If you are not happy with the outcome of your complaint you can request for your complaint to be escalated to our Customer Advocate or IDR Officer.

MyState Limited and MyState Bank and Customer Advocate Review

Email: customeradvocate@mystate.com.au

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

TPT Wealth Customer Advocate

Phone: 1300 138 044

Email: customeradvocate@tptwealth.com.au

Post: Customer Advocate GPO Box 227 Hobart Tasmania 7001

Auswide Bank: IDR Officer

Phone: 1300 138 831

Email: customer@auswidebank.com.au

Mail: Attention Head of Customer Operations, Auswide Bank Ltd, GPO Box 75, Brisbane QLD 4000

You can also contact external bodies such as the Australian Financial Complaints Authority (AFCA) or the Office of the Australian Information Commissioner (OAIC).

AFCA provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints.

Australian Financial Complaints Authority

Visit: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can also contact the Office of the Australian Information Commissioner if your complaint is about your privacy or how we handled your credit information.

Office of the Australian Information Commissioner

Visit: oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Mail: GPO Box 5288, Sydney NSW 2001

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our business or legal obligations. The latest version will always be available on our websites.

Contact Us

You have the right to remain anonymous or use a pseudonym when you contact us, however if you do so we may not be able to assist you with your enquiry or complaint. It is important to us that the personal information we hold about you is accurate and up-to-date. During the course of our relationship with you, we may ask you to inform us if any of your personal information has changed.

If you have any questions or would like to access or correct your personal information, please contact the relevant entity below:

MyState Limited:

Phone: 138 001

Email: info@mystate.com.au

Website: www.mystate.com.au

Mail: Privacy Officer, GPO Box 1274, Hobart TAS 7001

MyState Bank Limited:

Phone: 138 001

Email: info@mystate.com.au

Website: www.mystate.com.au

Mail: Privacy Officer, GPO Box 1274, Hobart TAS 7001

Auswide Bank

Phone: 1300 138 831

Email: auswide@auswidebank.com.au

Website: www.auswidebank.com.au

Mail: Support Services Operations, Auswide Bank, Reply Paid 1063, Bundaberg QLD 4670

TPT Wealth:

Phone: 1300 138 044

Email: info@tptwealth.com.au

Website: www.tptwealth.com.au

Mail: GPO Box 227, Hobart TAS 7001

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