



General Descriptive Information about Privacy

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PRIVACY STATEMENT

We recognise the importance of the privacy of your personal details, and are committed to protecting the confidentiality of any of your personal information that we hold. The following information is to let you know about how we collect and use personal information.

PERSONAL INFORMATION

The nature of personal information collected and held by us generally comprises name, address, age, contact details, occupation and identification records. Depending on which of our products and services that you utilise we may also collect other information including details of your income and expenses, assets and liabilities, and employment history.

This personal information is collected directly from you when you apply for the product or service. This information is used to establish and build relationships with you as well as meeting our legislative and regulatory requirements. Without the information we request, we may not be able to provide the products or services you require.

As a requirement to meet regulatory and compliance obligations under the laws in Australia for Anti-Money Laundering and Counter-Terrorism Financing we may be required to:

- collect additional information from you;
- disclose and/or release information relating to you and/or your transactions, by law, to the regulator; and
- monitor, prohibit, delay, block or freeze your transactions if we believe such transactions may contravene any such law.

CONFIDENTIALITY OF YOUR PERSONAL DETAILS

We will only use or disclose the personal information we have collected from you:

- for the purpose you have provided it;
- for us to enhance the products and services we provide to you; or
- as otherwise authorised by you.

We will not use or disclose it for other purposes unless we are required or authorised by law to do so.

Like many companies, we use contractors and third party suppliers to assist us in providing products and services to you. Sharing of your personal information with contractors and suppliers is required, for example to operate computer systems and mail out services. Other situations may include disclosure to a mortgage, general, travel, health or other insurer, securitisation firm, audit firm, debt collection firm. Market Research firm or to Credit Union Services Corporation (Australia) Limited. Our suppliers are contracted to only use the information for the purpose we request.

DIRECT MARKETING

We may use your personal information to enhance the services we already supply to you or to advise you about new products and services. We will always give you the opportunity to not receive direct marketing information in the future, however we are legally required to provide you with specific details concerning the products and services we provide you. We would then continue to provide you with required information whilst respecting your request to direct marketing information.

ACCESS AND CORRECTION OF PERSONAL INFORMATION

We rely on the fact that personal information you give us is accurate and up to date. We ask that you tell us of any details that may change from time to time. We will provide you, on request, with the personal information we hold about you and which may lawfully be provided. A fee may apply for our reasonable costs of supplying the information in some limited circumstances.

You may request that we correct the personal information we hold. We commit to dealing with your request for access or correction within a reasonable time. There may be times when we cannot provide access to the personal data you request such as where the information may relate to anticipated legal proceedings with you, or where denying access is required by law. If, in the unlikely event that we deny access to your information, we will explain the reasons why.

SECURITY

We are committed to the protection of your personal information. We will take all reasonable steps to protect personal information we hold about you against loss and against access, use, modification or disclosure that is unauthorised.

QUESTIONS AND FURTHER INFORMATION

Please inform us if you have any concern with the privacy of your personal information or require any further information. Should we be unable to address your query to your satisfaction, the Office of the Privacy Commission has established a Hotline phone service to assist you in finding out more about your privacy rights. We are committed to complying with the National Privacy Principles as published by the Office of the Privacy Commissioner.