



Privacy and Credit Reporting Policy

24 October 2018

Australian Unity Bank Limited

ABN: 30 087 652 079 AFSL/Australian Credit Licence: 237994 BSB 803-228

GPO BOX 1801 Melbourne VIC 3001 T: 1300 790 740 E: bankingsupport@australianunity.com.au W: australianunity.com.au



How to Contact Us

You can contact us using one of the following methods:

- ☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am to 5.30pm AEST)
- ✉ Write to us at GPO Box 1801, Melbourne VIC 3001
- ✉ Email us at: bankingsupport@australianunity.com.au

Security Information

To report the unauthorised use of your PayID, mistaken or fraudulent payments please contact us on the information above.

Customer Owned Banking Code of Practice

We subscribe to the Customer Owned Banking Code of Practice.

The 10 Key promises under the Code are:

1. We will be fair and ethical in our dealings with you
2. We will focus on our Customers
3. We will give you clear information about our Products and Services
4. We will be responsible lenders
5. We will deliver high customer service and standards
6. We will deal fairly with any complaints
7. We will recognise Customers' rights as owners
8. We will comply with our legal and industry obligations
9. We will recognise our impact on the wider community
10. We will support and promote the Customer Owned Banking Code of Practice

Further details on the code can be found at our website.

1. Introduction

Australian Unity Bank Limited (Australian Unity) (ABN 30 087 652 079) ('we', 'us', 'our') respects the privacy rights of our customers and is bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act). We are also bound by Division 3 of Part IIIA of the Privacy Act, which regulates the handling of credit information, credit eligibility information, related information by credit providers and the Credit Reporting Privacy Code.

This Privacy and Credit Reporting Policy (Policy) outlines how we deal with your personal information and credit-related information, as well as our legal obligations and rights as to that information. If we agree with you to use or disclose any of your personal information in ways which differ to those stated in this Policy, the provisions of that agreement will prevail to the extent of any inconsistency.

You have the right, where it is lawful and practicable, of remaining anonymous when entering into transactions with Australian Unity. However, should you choose to remain anonymous we may not be able to provide you with our products and services.

2. Key types of information we collect and hold

Certain words have special meanings when used in this Policy. These are shown below:

"Personal information" means information or an opinion about an individual who is identified, or who can reasonably be identified, from the information. Although we try to make sure that all information we hold is accurate, "personal information" also includes any inaccurate information about the individual.

"Credit eligibility information" means information that has been obtained from a credit reporting body, or that has been derived from that information, that is about an individual's credit worthiness.

"Credit information" means personal information that includes the following:

- Information about an individual, like their name and address, that we may use to identify that individual;
- Information about an individual's current or terminated consumer credit accounts and an individual's repayment history;

- The type and amount of credit applied for in any previous consumer or commercial credit applications to any credit provider, where that credit provider has requested information;
- Information about an individual from a credit reporting body;
- Information about consumer credit payments overdue for at least 60 days and for which collection action has started;
- Advice that payments that were previously notified to a credit reporting body as overdue are no longer overdue;
- Information about new credit arrangements an individual may have made with a credit provider, in relation to consumer credit currently or previously held, to deal with any defaults or serious credit infringements by that individual;
- Information about court judgments which relate to credit that an individual has obtained or applied for;
- Information about an individual on the National Personal Insolvency Index;
- Publicly available information about an individual's credit worthiness; and
- An opinion of a credit provider that an individual has committed a serious credit infringement of credit provided by that credit provider.

We may not hold all of these kinds of information about a particular individual.

However, if we hold any of these kinds of information, it is protected as "credit information" under this Policy.

"Credit-related information" means credit information, credit eligibility information and related information.

3. How we collect your personal information

Wherever possible, we will collect personal information and credit-related information directly from you. This information will generally come from what you provide in your application for one of our products or services and supporting documentation.

We only ask for personal information relevant to our business relationship with a customer. When you apply for one of our products or services, we may request:

- Identifying information, like your name, address and other contact details and your date of birth;
- Information about your financial position, like your income, expenses, savings and assets and any (other) credit arrangements;
- Your employment details and history;
- Your Tax File Number (TFN);
- Your Australian Business Number (ABN) if applicable; and
- Your reasons for applying for a product or service.

We may also collect personal information and credit-related information about you from third parties, such as any referees that you provide your employer, other credit providers and third party service providers including credit reporting bodies.

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. You can also ask a credit reporting body, through contact details on their website, not to use or disclose your personal information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Some information is created through our internal processes, like credit eligibility scoring information.

4. Use of your personal information

We may use your personal information and credit-related information for the purpose of providing products and services to you and managing our business. This may include:

- Assessing and processing your application for the products and services we offer;
- Establishing and providing our systems and processes to provide our products and services to you;
- Executing your instructions;
- Charging and billing;
- Uses required or authorised by law;
- Maintaining and developing our business systems and infrastructure;
- Research and development;

- Collecting overdue payments due under our credit products;
- Managing our rights and obligations regarding external payment systems; or
- Direct marketing with your consent, and subject to your rights to unsubscribe or opt-out.

In general, we do not use or disclose your personal information and credit-related information for a purpose other than:

- A purpose set out in this Policy;
- A purpose you would reasonably expect;
- A purpose required or permitted by law; or
- A purpose otherwise disclosed to you to which you have consented.

5. Unsolicited information

Where you provide us with unsolicited personal or sensitive information, we may use this information to determine your eligibility for our products and services. We may choose to de-identify and destroy this information if we consider it is not relevant or otherwise not required to be retained by us in accordance with the law and where it is otherwise reasonable to do so.

6. Disclosure of your personal information

We may disclose your personal information and credit-related information to other organisations, for example:

- Our related companies;
- External organisations that are our assignees, agents or contractors;
- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- Insurers and re-insurers, where insurance is provided in connection with our services to you;
- Superannuation funds, where superannuation services are provided to you;
- Other financial institutions, for example, when you apply for a loan from another credit provider and you agree to us providing information;
- Credit reporting bodies, including disclosing that you are in default under a credit agreement or commit a serious credit infringement, if that is the case;

- Lenders' mortgage insurers, where relevant to credit we have provided;
- Debt collecting agencies, if you have not repaid a loan as required;
- Our professional advisers, such as accountants, lawyers and auditors;
- State or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- Certain entities that have bought or otherwise obtained an interest in your credit product, or that are considering doing so, and their professional advisers;
- Your representative, for example, lawyer, mortgage broker, financial adviser or attorney, as authorised by you; or
- If required or authorised by law (e.g. the Anti-Money Laundering and Counter Terrorist Financing Act (AML), US Foreign Account Tax Compliance Act (FATCA) and associated Australia/US Intergovernmental Agreement to Government and regulatory authorities, as well as Payment Card Industry Data Security Standard (PCI-DSS).

We will take reasonable steps to ensure that these organisations are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

Overseas disclosures

We may disclose your personal information overseas, including your credit information and credit eligibility information. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this Policy and in accordance with the law, e.g. AML and FATCA.

7. Sensitive information

Only where it is necessary to do so, we may collect personal information about you that is sensitive. Sensitive information includes information about your individual health, and membership of a professional or trade association.

Unless we are required or permitted by law to collect that information, we will obtain your consent. However, if the information relates directly to your ability to meet financial obligations that you owe to us, you are treated as having consented to its collection.

8. Refusal of credit applications

We may refuse an application for consumer credit made by you individually or with other applicants. Our refusal may be based on credit eligibility information obtained from a credit reporting body about either you, another applicant or another person proposed as guarantor. In that case, we will give you written notice that the application has been refused on the basis of that information. We will tell you the name and contact details of the relevant credit reporting body and other relevant information.

9. Security

We take all reasonable steps to ensure that your personal information and credit-related information held on our website or otherwise, is protected from:

- Misuse, interference and loss; and
- Unauthorised access, disclosure or modification.

We ask you to keep your passwords and personal identification numbers safe, in accordance with our suggestions.

When we no longer require your personal information (including when we are no longer required by law to keep records relating to you), we take reasonable steps to ensure that it is destroyed or de-identified.

10. Website

This clause explains how we handle personal information and credit information collected from our website. If you have any questions or concerns about transmitting your personal information via the internet, you may contact our Privacy Officer, whose details are in Clause 16 of this document, as there are other ways for you to provide us with your personal information.

Visiting our website

Anytime you access an unsecured part of our website, that is, a public page that does not require you to log on, we will collect information about your visit, such as:

- The time and date of the visit;
- Any information or documentation that you download;
- Your browser type; and
- Internet protocol details of the device used to access the site.

Our website also includes a number of calculators, which may require you to enter

your personal details. If you save the data you enter on the calculator, this information will be stored.

Cookies

A "cookie" is a small text file which is placed on your internet browser and which we may access each time you visit our website. When you visit the secured pages of our website (i.e. pages that you have to provide login details to access) we use cookies for security and personalisation purposes. When you visit the unsecured pages of our website (i.e. public pages that you can access without providing login details) we use cookies to obtain information about how our website is being used.

You may change the settings on your browser to reject cookies; however doing so might prevent you from accessing the secured pages of our website.

Email

When we receive emails, we will retain the content of the email and our response to you where we consider it necessary to do so.

Your email address will only be used or disclosed for the purpose for which is was provided. It will not be added to any mailing lists or used for any other purpose without your consent.

Security

We use up-to-date security measures on our website to protect your personal information and your credit information. Any data containing personal, credit or related information which we transmit via the internet is encrypted. However, we cannot guarantee that any information transmitted via the internet by us, or yourself, is entirely secure. You use our website at your own risk.

Links on our website

Our website may contain links to third party websites. The terms of this Policy do not apply to external websites. If you wish to find out how any third parties handle your personal information or credit information, you will need to obtain a copy of their privacy policy.

11. Access

You may request access to the personal information and credit-related information that we hold about you at any time from our Privacy Officer whose details are in Clause 16 of this document.

We will respond to your request for access within a reasonable time. If we refuse to

give you access to any of your personal information, we will provide you with reasons for the refusal and the relevant provisions of the Privacy Act that we rely on to refuse access. You can contact our Privacy Officer whose details are in Clause 16 of this document if you would like to challenge our decision to refuse access.

We may recover the reasonable costs of our response to a request for access to personal information.

12. Accuracy

We take reasonable steps to make sure that the personal information and credit-related information that we collect, use or disclose is accurate, complete and up-to-date.

However, if you believe your information is incorrect, incomplete or not current, you can request that we update this information by contacting our customer service teams, or our Privacy Officer whose details are in Clause 16 of this document.

13. Marketing

We may use your personal information, including your contact details, to provide you with information about products and services, including those of third parties, which we consider may be of interest to you.

We are permitted to do this while you are our customer, and even if you are on the Do Not Call Register.

We may also provide your details to other organisations for specific marketing purposes.

We will consider that you consent to this, unless you opt out. You may opt out at any time if you no longer wish to receive marketing information or do not wish to receive marketing information through a particular channel, like email. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You can make this request by contacting our Privacy Officer whose details are in Clause 16 of this Policy, or by 'unsubscribe' from our email marketing messages, which always include an unsubscribe option.

To help us reach the right people with our credit marketing, we may ask a credit reporting body to "pre-screen" a list of potential recipients of our marketing against our eligibility criteria to remove recipients that do not meet those criteria. A credit

reporting body cannot use information about your existing loans or repayment history in carrying out its pre-screening and it must destroy its pre-screening assessment once it has given us, or a contractor acting on our behalf, the list of eligible recipients. If you do not want your credit information used for pre-screening by a credit reporting body that holds credit information about you, you can opt-out by informing that credit reporting body, whose contact details are on their website above.

14. Changes to the Policy

We may make changes to this Policy from time to time (without notice to you) that are necessary for our business requirements or the law. Our current Policy is available on our website.

15. Questions and Complaints

If you have any questions, concerns or complaints about this Policy, or our handling of your personal information and credit-related information, please contact our Privacy Officer whose details are in Clause 16 of this Policy. You can also contact the Privacy Officer if you believe that the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, the Privacy Officer will respond to you as soon as possible. We will aim to deal with your complaint at the source of your complaint. If you are not satisfied with the response you receive, please let us know and our Privacy Officer will investigate further and respond to you.

If you are still not satisfied, you can contact external bodies that deal with privacy complaints. The Financial Ombudsman Scheme is our external dispute resolution scheme and the Federal Privacy Commissioner. Any of these bodies may forward your complaint to another external dispute resolution body if it considers the complaint would be better handled by that other body.

Federal Privacy Commissioner

GPO Box 5218 Sydney NSW 2001
Telephone: 1300 363 992
Website: www.oaic.gov.au

If lodged before 1 November 2018, the matter may be referred to the Financial Ombudsman Service:

Financial Ombudsman Service (FOS)

GPO Box 3, Melbourne Vic 3001
Telephone: 1800 FOS AUS (1800 367 287)

Fax: 03 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Commencing from 1 November 2018, FOS will be replaced by the Australian Financial Complaints Authority (AFCA), complaints lodged on or after 1 November 2018 should be referred to AFCA:

Australian Financial Complaints Authority

GPO Box 3, Melbourne Vic 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

16. Privacy Officer

Privacy Officer's contact details are:

The Privacy Officer

Australian Unity Bank Limited
✉ Write to us at GPO Box 1801 Melbourne VIC 3001
☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am and 5.30pm AEST)
✉ Email us at:
bankingsupport@australianunity.com.au

17. Disclaimer

This Policy is provided for the purposes of information only. While we have taken care to ensure that it is accurate and current, we provide no guarantee as to its accuracy or currency. We accept no liability for loss or damage suffered as a result of reliance on the information provided in this Policy.