

IMB Privacy Notice

This notice provides you with an overview of how IMB Ltd (“we”, “us”, “our”) handles your personal information including credit related personal information. Our Privacy Policy provides additional information such as how you can ask for access to personal information (including credit related personal information) we hold about you and how to seek correction of that information. It also explains how you can complain about our handling of your personal information (including credit related personal information) or a breach of the Privacy Act or the Privacy (Credit Reporting) Code and how we will deal with your complaint. Our Privacy Policy is located at www.imb.com.au/privacy and can also be obtained by calling us on **133 462** or by visiting one of our branches.

We may collect and use your personal information (including credit related personal information):

- to provide you with information about a product or service;
- to assess any application for a product or service;
- to provide, manage and administer the products and services you seek;
- to communicate with you about us and our products and services;
- as required under various Australian laws and regulations including the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and the National Consumer Credit Protection Act 2009.

If you do not provide some or all of the information requested we may not be able to provide you with products and services.

We may also collect information about how you use our website or other websites containing IMB information or advertisements. We use this information to help us better tailor our services to you. Generally this information is derived from cookies and does not identify you. Please refer to our Website Policy at www.imb.com.au/privacy for information about how we use cookies. If we do identify you with this information, we will only use or disclose it in accordance with our Privacy Policy and the Australian Privacy Principles.

We will generally only collect your personal information directly from you. Sometimes we may obtain your personal information from third parties, such as:

- our related entities — to better manage our relationship with you;
- our alliance partners (such as insurance providers) where you have obtained a product or service — to provide you with information about products and services we think may be of interest to you;
- marketing companies — who have provided us with your contact information so that we can tell you about our products and services;
- credit reporting bodies; and
- other credit providers.

We may disclose your personal information to:

- a related entity, subsidiary or joint venture company;
- our alliance partners such as insurers, credit card and other financial service providers;
- organisations who perform services on our behalf including but not limited to mailing services, payment processing services, document storage services, identification and data verification services (including disclosure of biometric information with your prior consent), information

technology support services including for the purpose of systems development, property valuers, rating agencies, debt collection services (if you do not make repayments in accordance with your credit contract), insurers and reinsurers (including mortgage insurers), organisations that assist in the identification, investigation and prevention of fraud or unlawful activity and professional advisers including accountants, lawyers and auditors;

- your representative, for example a lawyer, financial adviser, superannuation fund representative, broker or someone you have appointed to act on your behalf;
- your referee(s) or employer(s), a joint borrower(s) or account holder(s) or a proposed guarantor;
- Government and regulatory authorities (including state and territory credit assistance schemes and external dispute resolution schemes) if required or authorised by law;
- credit reporting bodies; and/or
- other credit providers and their professional advisors.

We may disclose your personal information overseas. Refer to our Privacy Policy for the locations to which we are likely to disclose your personal information. If we do disclose personal information outside of Australia, we will only do so as required, and in accordance with our Privacy Policy.

Credit Reporting Bodies

When you apply for credit from IMB, we may exchange your personal information, including credit related personal information, with credit reporting bodies such as Equifax, illion or Experian Australia. You can view their privacy policies, obtain a copy of your credit report, or contact them directly:

- Equifax (formerly Veda) - www.equifax.com.au, phone 138 332;
- Experian Australia – www.experian.com.au, phone 1300 783 684;
- illion (formerly Dunn & Bradstreet) – www.checkyourcredit.com.au, phone 1300 734 806.

Credit reporting bodies may include your personal information in reports that they provide to other credit providers to assist them to assess your credit worthiness.

IMB does not need your consent to disclose personal information about you to a credit reporting body for an information request. A record of the information request may be used and disclosed by the credit reporting body or a credit provider for assessing your credit worthiness, but only as allowed by the Privacy Act, regulations and the Privacy (Credit Reporting) Code. This includes calculation of a credit score or credit rating. The information request may affect your credit score or credit rating. The impact on your credit score or credit rating will depend on the type and amount of credit you apply for, the frequency of requests, and your credit history.

A credit reporting body may provide us with credit related personal information about you that we may use to help assess your application and your creditworthiness and for the other reasons set out in the IMB Privacy Policy. If you do not meet your repayment obligations under a credit contract or we reasonably believe you have committed a serious credit infringement, we may be entitled to disclose the details to a credit reporting body. Further details about IMB's interactions with credit reporting bodies appear in the IMB Privacy Policy.

If you believe, on reasonable grounds, that you have been, or are likely to be, the victim of a fraud (including identity theft), you have the right to request a credit reporting body to not provide your credit related personal information to credit providers such as IMB for a period of 21 days. This is known as a ban period. You may also request that a credit reporting body not use your credit related personal information for marketing purposes.

Marketing

We would like to keep you up to date on the products and services we offer, including those issued by our alliance partners such as insurers, credit card and other financial services providers, which we consider may be of interest to you. To do this we may communicate with you, including by using any email address, mobile phone number or the details of any other electronic medium you have provided to us. You can opt out of receiving these communications at any time by calling **133 462** or visiting an IMB branch. In addition you can unsubscribe from email and SMS communications by visiting www.imb.com.au/unsubscribe.

If you would like more information, you can contact us as follows:

- Mail: Privacy Officer
P.O. Box 2077,
Wollongong, NSW 2500
- Phone: 133 462
- Online: www.imb.com.au, using our online enquiry form