

# Privacy Notice

## Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › What happens if you do not wish to provide us with information
- › Whether we provide your information to other entities
- › The availability of our Privacy Policy
- › When we can disclose certain information to a credit reporting body
- › How a credit reporting body may use your information
- › Whether we disclose your information overseas and if so, where
- › How you can contact us

## Types of information we collect

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. For details of the types of information we collect, please see our Privacy Policy.

Credit-related information means both:

- › Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- › Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it

We refer to personal information and credit-related information collectively as 'information' in this document.

## Collection and use of your information

We collect and use your information to:

- › Provide you with membership benefits, financial services and products or information about those benefits, services and products
- › Provide you with information about financial services and products from 3rd parties we have arrangements with
- › Conduct market and demographic research in relation to the products and services you and other members acquire from us
- › Comply with legislative requirements and to prevent fraud and other criminal activities
- › Establish your eligibility for a loan
- › Establish your capacity to repay a loan
- › Protect the safety and security of our staff and visitors
- › Facilitate payment and card transactions, reversals, refunds, dispute investigations and confirmation of payee service
- › Establish your relationship with the account holder and confirm your identity as a representative of the account holder (including deceased account holders)

## Collection and use of your information (continued)

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act and provide reporting under that Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act

## How we collect information

We will collect information about you and your financial position from you directly (including in application forms and during our communication with you).

When you apply for a loan or for an increase to your credit limit, we may collect information about your credit history (including previous applications for credit as well as your repayment history) from a credit reporting body. We can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider to assess your credit worthiness, including in the calculation of your credit score or credit rating.

When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit you're applying for, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

We may also collect information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent financial crime.

We may, from time to time, collect sensitive information about you including your health information if you disclose this to us during your communications with us (e.g. as part of a hardship application or during a phone call with us).

If you give us information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this Notice so they may understand how their information may be used or disclosed by us in connection with your dealings with us.

## What if you don't wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

## How you can access your information

You can request access to your information at any time.

## Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax.

Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

We may disclose the following to Equifax:

- > the fact that you have applied for a loan
- > details of the loan, when approved
- > when payments are due
- > your repayment history with us
- > whether you have entered into a financial hardship arrangement (either with us or some other third party)

## Providing your information to credit reporting bodies (continued)

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at [equifax.com.au](https://equifax.com.au).

You can contact Equifax by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street, North Sydney NSW 2060

## Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- > Entities that verify identity
- > Providers of payments and card services, when you make a transaction using a payment service or a card
- > Third parties who are authorised by you to represent you and/or provide services to you, such as lawyers, conveyancers, accountants, brokers, agents or other service providers, or a person with a power of attorney, financial management order (or equivalent legal authority) to act on your behalf
- > Contractors for statement printing and mail out, card production, market research or direct marketing
- > Affiliated product and service suppliers to provide information to you about their services and products
- > Credit reporting bodies and other financial institutions that have previously lent to you
- > Persons you use as referees
- > Any person who introduces you to us
- > Your employer
- > Your joint borrower(s), account holder(s) or signatories
- > For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- > Mortgage documentation service
- > Trustees and managers of securitised loan programs
- > Any proposed borrower or borrower or any proposed guarantor or guarantor or proposed co-mortgagor or co-mortgagor of a loan
- > Debt collection agencies, lawyers, process servers, our auditors
- > Qantas Airways Limited for awarding Qantas Points
- > Organisations that help identify illegal activities and prevent fraud
- > Investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business
- > Service providers who assist us with our operations and processes

We will also disclose your information to law enforcement and government agencies as required by law.

## Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a credit reporting body, the document issuer or official records holder via third party systems and services), including a credit reporting body, to verify your identity.

The organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation.

If we use these methods and are unable to verify your identity in this way, we will let you know.

## Customer identification (continued)

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

NOTE: We may disclose your personal information to a lenders mortgage insurer - Helia Group Limited - if we decide to insure the loan.

NOTE: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

## Our Privacy Policy

Our Privacy Policy is available at [quodosbank.com.au/support/legal/privacy](https://quodosbank.com.au/support/legal/privacy). The Policy contains information about:

- › How you can access your information
- › How you can seek correction of your information
- › How you can make a complaint and how we will deal with it
- › How we manage your credit-related personal information

## Disclosure to overseas recipients

We may disclose your information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Visa Secure and EFTPOS Secure service.

We may also disclose your information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

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 document.

## How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

**In person** at one of our branches

**By calling us** on 1300 747 747

**By email** at [privacy@quodosbank.com.au](mailto:privacy@quodosbank.com.au)

**In writing** to Qudos Bank Privacy Officer, Locked Bag 5020 Mascot NSW 1460