

Auswide Bank's **PRIVACY POLICY**

This document is part of the
Terms and Conditions for all our customers.

Issued by Auswide Bank Ltd ABN 40 087 652 060/Australian Financial Services
& Australian Credit Licence 239686

Effective from 7th February 2018



CONTACTING US

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Queensland 4670**

Visit your nearest branch
see our website for details

Small things. Big difference.

Terms and Conditions

Our Terms and Conditions contain important information on Auswide Bank Ltd's accounts and banking services for customers choosing to bank with us.

They consist of these documents:

- Privacy Policy (this one)
- + Guide to Banking Services
- + any other "terms and conditions" we may give you in respect to your particular account (eg. fees and charges information)

You should read these documents together before making a decision to open an account with us, acquire any banking services or make any transactions.

This information has been designed to effectively help you:

- decide if our accounts and banking services meet your needs
- compare all the features, terms, conditions, fees and charges of our accounts and banking services with those of others

In issuing these Terms and Conditions Auswide Bank hasn't considered your particular personal objectives, financial situation or needs, so it's possible that a facility may not suit you specifically.

Updating these Terms and Conditions

The information in these Terms and Conditions is current as at the effective date and may change from time to time. Where required by law or where we are participating in a Code of Conduct, we will notify you in advance of any changes in accordance with the requirements of that law or code.

You can also find out more about our current Terms and Conditions by:

- talking to one of our helpful consultants at any branch or phone **1300 138 831**
- looking online at www.auswidebank.com.au

Auswide Bank's PRIVACY POLICY

Auswide Bank Ltd (ABN 40 087 652 060), ('Auswide Bank', 'we', 'us', 'our') is committed to protecting your privacy and the confidentiality of your personal information and credit-related personal information (information). In handling your information, we are bound by, and comply with, the Privacy Act 1988, the Australian Privacy Principles (APPs) and the Credit Reporting Privacy Code (Code).

This Privacy Policy also relates to Auswide Bank's related entities or subsidiaries.

This privacy policy sets out how we collect and manage your information, how you can access that information should you need to and how you can complain if you are not satisfied with our management of your information.

The Privacy Act applies to individuals and their personal and sensitive information.

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not. Your personal information may include sensitive information which includes information relating to health, racial or ethnic background, or criminal records.

Your credit-related personal information may include:

- The type of consumer credit we provide to you;
- The day on which the consumer credit is entered into and day on which it is terminated or otherwise ceases to be in force;
- The terms and conditions of the consumer credit that relate to the repayment of the amount of credit;
- The maximum amount of credit available under the consumer credit
- Repayment history information which is information about:
 - o Whether or not you have met an obligation to make a monthly payment that is due and payable in relation to your consumer credit
 - o The day on which that payment is due;
 - o If you make a payment after that day, the date on which that payment is made.

CONTENTS

3 Collection of Information

3 Website Information Collection

3 Storage of Information

4 Use and Disclosure

4 Disclosing Information Overseas

4 Information Access

4 Direct Marketing

5 Complaints and Concerns

5 Contacting Us

1. Collection of Information

We collect information from you so that we can perform our various functions in the course of providing you with our services. We also collect your information where the law requires us to do so.

Where appropriate, we will collect your information for the following purposes:

- respond to your enquiries about our financial products or insurances we can source for you;
- verify your identity information with an official record holder;
- assess your credit application to provide you with the finance you require from us;
- assess the application for finance made by a company of which you are a director;
- assess your application to guarantee the repayment of finance we are considering providing
- provide customer support;
- promote our finance products;
- manage any complaints;
- manage any business arrangements under which we provide or receive goods or services.

We also use the information we collect to:

- manage your account;
- develop new products, policies and procedures;
- undertake market research;
- obtain legal and compliance advice about our obligations;
- meet our regulatory and legal obligations.

The information we collect may include personal identification, contact details, financial information, lending and default history, banking details, personal and trade references and employment or business history, depending on the relationship you wish to have with us.

We are required to collect certain information as required by Australian law or court or tribunal order. We will tell you if this collection is required or authorised and provide you with details of the law, court or tribunal order. We may be required to collect your Australian tax file number when you open a deposit account with us. While you are not required to provide us with your tax file number, if you do not, we may deduct withholding tax from your interest payments at the highest marginal rate. We do not collect your tax file number for any other purpose and we will record it in accordance with the Privacy Act.

If you choose to not provide us with your information as requested by us, we may not be able to deal with you, or to provide you with a product or service.

Wherever possible, we will collect your information directly from you, or from your broker or financial counsellor, should you wish to apply for finance. However we may also need to obtain personal information about you from a third party.

These third parties may include:

- credit reporting bodies if we require a report about your credit history;
- our related entities;
- other credit/service providers where we request information from them about products they may be providing to you;
- other organisations we may have an arrangement with to jointly offer you products
- your accountant;
- government bodies

Wherever possible we will tell you who we need to contact and why.

In some circumstances we may be provided with information about you from:

- brokers,
- dealers,
- accountants,
- referees,
- external dispute resolution schemes,
- your agents, and
- government agencies (Office of State Revenue, law enforcement bodies etc.)

The circumstances in which third parties may provide us with your information include:

- purchase or service requirements,
- employment or finance applications,
- account management; and
- complaints made by you, relating to us.

We may also collect information from you if you choose to use our website to communicate with us. We will collect the information you provide through our interactive facilities, such as customer enquiry, online finance application or comment forms. We take steps to protect any information we collect so it will be safeguarded from misuse, loss, unauthorised access, use, disclosure or modification.

2. Website Information Collection

When you visit our website, our ISP host records a range of information, including your server address, domain name, the date and time of the visit and the pages viewed. This information may be collected by using cookies, which is data sent to your web browser. This allows our site to interact more efficiently with your computer.

If you disable the use of cookies, your use of our site may be affected. Information collected about your visit to our site is retained for statistical and website development reasons and is not in a form which would enable us to identify you.

When visiting our site, you will not be required to provide us with any personal information unless you request information about our equipment or finance or respond to a promotion. If you do, we will ask you to provide contact details along with other information required to respond to your contact with us.

We may also retain that information provided for product planning purposes. It may also be used for direct marketing purposes unless you tell us you do not wish to receive marketing material.

3. Storage Information

We are committed to safeguarding information we handle about you. This includes preventing its misuse or loss and unauthorised access, modification or disclosure both internally and externally.

Some of the ways we protect your personal information include:

- external and internal premises security
- restricted access to information
- entering into confidentiality agreements with employees and contractors
- having in place stand-by systems to deal with major business interruptions
- maintaining technology products to prevent unauthorised computer access
- regular reviewing and testing of technology in order to improve the level of security

Various legislation requires us to retain your personal information for a period of time after our business dealings have finished. We will destroy or permanently de-identify information if it is no longer required for the purpose for which it was collected.

4. Use and Disclosure

We use your information:

- to consider and/ or provide you with the services or finance you may require;
- if applicable, consider your suitability to be a guarantor;
- to advise you of other products or services that we consider may be of interest to you;
- to facilitate the promotion or provision of a product or service by one of our contracted service providers;
- prevent or investigate any actual or suspected fraudulent or unlawful activity or misconduct;
- identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty pursuant to an agreement with any tax authority; and
- perform other functions and activities associated with managing our relationship such as, credit scoring, staff training, debt collection, market research, risk management, audits/reviews, complaint management and product or service development among other things.

Where you, as an individual, apply for a banking service or finance with us, or agree to act as a guarantor, you authorise how we may collect, use and disclose your personal and credit information in the Privacy Declaration Statement and Consent which we ask you to sign before we consider your application for a banking service, credit or to be a guarantor.

We will disclose your information to third parties only as the Privacy Act permits and where there is a valid reason to do so. All third parties must use your information only for the specific purpose for which we supply it.

Third parties may include:

- employees, contractors, auditors and advisers;
- credit reporting bodies;
- contracted service providers (e.g. computer systems consultants, document custodians, mailing houses etc.) to enable them to perform those services);
- your agents, including your broker, where required;
- insurers, insurance brokers and insurance assessors;
- debt collection agencies;
- referees, where authorised;
- companies to which we are related;
- government authorities and law enforcement agencies, as required by law only.

5. Disclosing Information Overseas

We do not send or store your information overseas. However some of our third party service providers may send or store your information overseas. We provide the following links to our main service providers Privacy Policies as follows:

Western Union Business Services: www.westernunion.com.au

Citibank Pty Ltd: www.citi.com/australia

Travelex Limited: www.travelex.com.au

Macquarie Leasing Pty Ltd: www.macquarie.com.au

Allianz Australia Insurance Ltd: www.allianz.com.au

QBE LMI: www.qbe.com.au

Equifax Inc: www.equifax.com.au

Dun & Bradstreet (Australia) Pty Ltd: www.dnb.com.au

6. Credit Reporting

We may also provide your information to, and receive your information from, a credit reporting body. We may:

- Disclose your information to a credit reporting body for credit assessment or collections purposes
- Use information provided by the credit reporting body for credit assessment or collections purposes, including
 - o your name, address and date of birth
 - o current and previous credit account history
 - o default history
 - o any court proceedings – summons, judgement and bankruptcy actions
 - o serious credit infringements history, covering fraudulently obtaining, or attempting to obtain finance or shown an intention to avoid repayment obligations
- Notify the credit reporting body of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so
- Notify the credit reporting body of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us. We will only do this if we have not been able to contact you over a 6 month period;
- Ask the credit reporting body to assess your eligibility to receive direct marketing material from us.

Any information shared with, or by, a credit reporting body is held in electronic form, traceable through the credit reporting body or our systems by time, date, account and user.

7. Information Access

Auswide Bank uses the services of Equifax Inc and Dun & Bradstreet (Australia) Pty Ltd. You can access the information these credit reporting bodies hold about you by contacting them for a copy of that information at:

Equifax Inc:

Post: PO Box 964

North Sydney NSW 2059

Phone: **13 8332** Website: www.mycreditfile.com.au

Dun & Bradstreet (Australia) Pty Ltd:

Post: Dun & Bradstreet (Australia) Pty Ltd

PO Box 7405

St Kilda Road, Melbourne VIC 3004

Phone: **1300 734 806** Email: pac.australia@dnb.com.au Website: www.checkyourcredit.com.au

If any information is incorrect, out-of-date or incomplete, you have the right to have the information updated and corrected. If for any valid reason we refuse to correct your information, we will explain why.

8. Direct Marketing

We will keep you informed about the financial services we offer (or those offered by our subsidiaries, joint venture partners and third parties for which we act as agent) if we believe this information may be of interest to you, or if it may help us develop and improve our services to you.

However we respect your wishes with regard to your privacy, so if you do not wish to receive this information please contact us as per our contact details below regarding direct marketing. If we are not advised in this regard, we will continue to use your personal information for this purpose.

We will also continue to send you information relating to the financial services that you have selected, such as newsletters, statements, statement inserts or offers to upgrade these services.

9. Complaints and Concerns

If you lodge a complaint, Auswide Bank will investigate your complaint.

Within 7 days after the complaint is made, we will give you written notice that acknowledges the complaint, and sets out how we will investigate the complaint.

We will advise you of the outcome of the investigation within 30 days of the complaint. If we require a longer period to investigate the complaint, we will seek your agreement in writing.

If our initial response is not acceptable, you should lodge a formal complaint with our Internal Dispute Resolution Officer who will review your complaint. The complaint will be acknowledged within 3 business days, and you will be provided with a written response within 21 days.

If you do not accept our response, you may make an application to our External Dispute Resolution Scheme to have your complaint reviewed.

The Credit and Investments Ombudsman Ltd is our external dispute resolution body and their contact details are:

Credit and Investments Ombudsman Ltd
PO Box A252, South Sydney NSW 1235
phone: 1800 138 422 fax: (02) 9273 8440
website: www.cio.org.au

If your complaint is in relation to a privacy matter you may make an application to the Office of the Australian Information Commissioner (OAIC) or the Credit and Investments Ombudsman Ltd to have the complaint heard and determined.

The OAIC contact details are:

Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
phone: 1300 363 992 or +61 2 9284 9749 if calling from outside of Australia
fax: +61 2 9284 9666
email: enquiries@oaic.gov.au website: www.oaic.gov.au

10. Contacting 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.

Our Privacy Policy may change over time. You can obtain the current version from our website or by contacting us at:

The Privacy Officer, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: 1300 138 831
email: auswide@auswidebank.com.au website: www.auswidebank.com.au

If you wish to have the information we hold about you corrected or updated you may contact us at:

Head of Administration, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: 1300 138 831
email: auswide@auswidebank.com.au website: www.auswidebank.com.au
website: www.auswidebank.com.au

We will keep you informed about the financial services we offer. If you wish to advise us you do not want to continue receiving direct marketing material you may contact us at:

The Privacy Officer, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: 1300 138 831
email: auswide@auswidebank.com.au website: www.auswidebank.com.au

If you have a general complaint or enquiry you may do so by attending at your usual branch or by completing our Feedback Form located on our website or by contacting us directly on:

Head of Administration, Auswide Bank
Reply Paid 1063, Bundaberg QLD 4670
phone: 1300 138 831
email: auswide@auswidebank.com.au website: www.auswidebank.com.au

Your Notes

Small things. Big difference.