



AUSWIDE BANK'S PRIVACY POLICY

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

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Australian Financial Services & Australian Credit Licence 239686

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Small things. Big difference.

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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 information. We refer to personal information and credit information collectively as 'information' in this document. 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 information, including sensitive information.

The use of you within this Policy refers to any customer or employee of any entity owned or controlled by us and any person who applies for our products or services or for employment with us, whether or not they ultimately become a customer or employee.

When we refer to personal information, we mean information from which your identity is reasonably apparent, which may include information or an opinion about you and any of the following:

- your name, date of birth, address, account details, occupation, and any other information we may need to identify you;
- sensitive information (includes information or opinion about an individual's racial or ethnic origin, political opinion, religious beliefs, sexual orientation,

- biometric information or criminal record);
- health information;
- tax file number information; and
- credit information.

Your credit information may include:

- the type and term of consumer credit we provide to you and the maximum amount of 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;
- 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;
- financial Hardship information (including information that any repayments are affected by a financial hardship arrangement);
- repayment history information which is information about:
 - whether or not you have met an obligation to make a monthly payment that is due and payable in relation to your consumer credit;
 - the day on which that payment is due;
 - if you make a payment after that day, the date on which that payment is made; 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.

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; and
- 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; and
- 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 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;
- any of our associates, related entities or contractors;
- 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;
- financial consultants, accountants, lawyers, advisers, and any other person who represents you or acts on your behalf;
- finance brokers, mortgage managers, and other persons who assist you to access our products or introduce you to us;
- investors, agents or advisers, trustees rating agencies, or any entity that has an interest in your finance or our business;
- organisations and service providers that are

involved in introducing, managing or administering your finance, such as suppliers, dealers, valuers, trade insurers and debt collection agencies;

- businesses assisting us with funding for loans, or in connection with a proposed sale of your loan;
- any person where we are authorised by law to do so;
- any regulatory authority, industry body, tribunal, court or government body;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

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

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 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;
- storing electronic information in secure, industry cloud storage with reputable cloud storage providers;
- maintaining technology products to prevent unauthorised computer access; and
- regular reviewing and testing of technology in order to improve the level of security.

Various legislation requires us to retain your 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;
- other entities of the MyState group
- credit reporting bodies;
- contracted service providers (e.g. computer systems consultants, document custodians, mailing houses etc.) to enable them to perform those services;
- to associated businesses that may want to market products to you;
- to any person who represents you, such as finance brokers, lawyers, mortgage brokers, guardians, persons holding power of attorney and accountants;
- to anyone where you have provided us consent;
- to other guarantors or borrowers (if more than one);
- to borrowers or prospective borrowers, including in relation to any credit you guarantee or propose to guarantee;
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), or by government and law enforcement agencies or regulators;
- to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business;
- to other financial institutions, for example to process a claim for mistaken payment;
- our auditors, insurers, insurance brokers and insurance assessors;
- debt collection agencies;
- referees, where authorised;
- government authorities and law enforcement agencies, as required by law only;
- providers of services for the purpose of identity verification;
- Housing Australia for the purpose of determining your eligibility for a Home Guarantee Scheme, including sharing your information with Housing Australia, the Australian Government and with third parties engaged by Auswide Bank to verify your eligibility;
- property valuation service providers including licenced valuers; and
- an organisation for the purpose of checking your identity information with the relevant official record holder or document issuer, including online verification of identity.

5. Disclosing Information Overseas

We and our service providers may disclose your personal information, and credit information to overseas entities, including related entities and service providers located overseas such as in the USA, Philippines, India, United Kingdom, Ireland, China and countries within the European Union. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More

information on overseas disclosure may be found in the privacy policies or our service providers, which are available on websites of those service providers.

The privacy policies of our main service providers are as follows:

- Convera: www.convera.com/docs/convera-privacy-en.pdf
- Allianz Australia Insurance Ltd: www.allianz.com.au
- QBE LMI: www.qbe.com.au/lmi
- Equifax Inc: www.equifax.com.au
- Illion Australia Pty Ltd: www.illion.com.au
- RP Data Pty Ltd t/a CoreLogic Asia Pacific: www.corelogic.com.au
- Helia Group Limited: www.helia.com.au
- Housing Australia: www.housingaustralia.gov.au

6. Lender Mortgage Insurers

We may obtain mortgage insurance in respect of your loan. We may disclose your information to the following insurers. Those insurers may disclose your information in the same way we can.

- QBE Lenders Mortgage Insurance Limited – www.qbe.com/lmi
- Helia Insurance Pty Limited – helia.com.au

The privacy and credit reporting policies of these insurers describe how they collect, use and disclose your information, how you may access the information they hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the insurers will deal with your complaint. Our insurers may disclose your information to overseas entities, including related entities located overseas (including in the USA, Philippines, India, Ireland, China, the UK and countries within the European Union).

7. Credit Reporting | Notifiable Matters

The law requires us to advise you of “notifiable matters” in relation to how we may use your credit information. You may request to have these notifiable matters (and this Privacy Policy) provided to you in an alternative form.

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

- Disclose your credit information to a credit reporting body for credit assessment or collections purposes (including whether you have entered into a financial hardship arrangement (either with us or some other third party)
- Use credit information provided by the credit reporting body for credit assessment or collections purposes, including:
 - your name, address and date of birth (to confirm your identity);

- current and previous credit account history;
- default history;
- any court proceedings - summons, judgement and bankruptcy actions; and
- 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;
- Notify the credit reporting body of account identification information, loan and credit accounts you hold, when your personal credit accounts were opened and closed (if relevant), the type of personal credit that you have, the current credit limit on each account, and up to 24 months of repayment history information.

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. The credit reporting body may include the information in reports provided to credit providers to assist them to assess your credit worthiness.

You have the right to request access to the credit information that we hold about you and make a request for us to correct that credit information if needed. See ‘Accessing and correcting your personal and credit information’ below for further information.

Sometimes your credit information will be used by credit reporting bodies for the purposes of ‘pre-screening’ credit offers on the request of other credit providers. You can contact the credit reporting bodies at any time to request that your credit information is not used in this way.

You may contact the credit reporting bodies to advise them that you believe that you may have been a victim of fraud. Credit reporting bodies must not use or disclose your credit information for a period of 21 days after you notify them that you may have been a victim of fraud. You can contact any of the following credit reporting bodies for more information:

- Equifax Pty Limited www.equifax.com.au
- Illion (Australia) Pty Limited www.illion.com.au

8. Accessing and correcting your personal and credit information

We will provide you with access to the personal and credit information we hold about you. You may request access to any of the personal and credit information we hold about you at any time.

We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make, we may respond to your request immediately. Otherwise, we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal or credit information, for example, if the information relates to existing or anticipated legal proceedings, if your request is vexatious, or if the information is commercially sensitive.

If we deny you access to the personal or credit information we hold about you, we will explain why.

If any of the personal or credit information we hold about you is incorrect, inaccurate or out-of-date, you may request that we correct the information by contacting us.

If appropriate, we will correct the personal or credit information at the time of your request. Otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected your personal or credit information within 30 days.

We may need to consult with other finance providers or credit reporting bodies or entities as part of our investigation.

If we refuse to correct personal or credit information, we will provide you with our reasons for not correcting the information.

If any information Auswide Bank has reported to these credit reporting bodies is out-of-date you have the right to have the information updated and corrected.

You may request access to and correction of information Auswide Bank holds about you by contacting us in accordance with section 11 of this Privacy Policy.

9. 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 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.

10. Complaints and Concerns

If you are not satisfied with how we have dealt with your information, or you have a complaint about our compliance with the Privacy Act and the Credit Reporting Code, you may contact us via the contact details set out at section 11 of this Privacy Policy.

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 are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

If your complaint is in relation to a privacy matter you may make an application to the Office of the Australian Information Commissioner (OAIC) to have the complaint heard and determined. The OAIC's contact details are:

Mail: Office of the Australian
Information Commissioner
GPO Box 5218, Sydney NSW 2001
Phone: **1300 363 992** or **+61 2 9942 4099** if calling
from outside of Australia
Email: enquiries@oaic.gov.au
Website: www.oaic.gov.au

11. 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.

It is important to us that the personal information we hold about you is accurate and up-to-date. During the course of our relationship with you, we may ask you to inform us if any of your personal information has changed.

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

Mail: **Support Services Operations, Auswide Bank**
Reply Paid 1063, Bundaberg QLD 4670
Phone: **1300 138 831**
Email: auswide@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:

Mail: **Customer Experience Team, 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 via our Feedback Form located on our website or by contacting us at:

Mail: **Customer Experience Team, Auswide Bank**
Reply Paid 1063, Bundaberg QLD 4670
Phone: **1300 138 831**
Email: auswide@auswidebank.com.au
Website: www.auswidebank.com.au

12. Changes to our Privacy Policy

We may update and make changes to our Privacy Policy from time to time. We will publish any changes to this Privacy Policy on our website. You can request a copy of this Privacy Policy in an alternative form by contacting us at:

Mail: **Customer Care, Auswide Bank**
Reply Paid 1063, Bundaberg QLD 4670
Phone: **1300 138 831**
Email: auswide@auswidebank.com.au
Website: www.auswidebank.com.au