

Privacy Notification



Collection and use of your information

We collect information such as your name, date of birth and evidence of identity, together with information about your financial information and credit history 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
- establish your capacity to repay a loan.

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.

How we collect your information

We collect your personal information directly from you most of the time, however on occasion, we may also collect information about you from other people and organisations. When you give us information about another person you acknowledge that you are authorised to do so for example, in relation to a joint application.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

What if you do not 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 service or product you have applied for.

What is a credit report?

A credit report contains information about your credit history. This can include financial hardship information, which is information about any arrangements (formal or informal) you may have made with a credit provider for any variation or relief from credit obligations.

Your credit history helps us assess your credit worthiness and credit application, verify your identity and manage loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may be made available to credit providers to assist them in assessing individuals credit worthiness.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is 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.

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 www.equifax.com.au. You can contact Equifax by:

- Phone – 13 83 32
- Website – www.mycreditfile.com.au.

Providing your information to other entities

We disclose your information to other individuals or entities including:

- entities that verify identity
- providers of payment and card services, when you make a transaction or receive a payment using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card production
- contractors who assist us with 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
- property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any co-applicant or any guarantor or proposed guarantor of a loan

- debt collection agencies, lawyers, process servers
- our auditors and insurers
- for loans guaranteed by Housing Australia as part of the First Home Loan Deposit Scheme – to Housing Australia or the Commonwealth to meet the requirements of the Scheme
- for loans guaranteed by any other government scheme that form part of the Home Guarantee Scheme (HGS)
- lenders' mortgage insurers
- persons acting on your behalf, for example guardians, financial managers and persons holding a power of attorney
- persons involved in arrangements that provide funding to us, including trustees and managers of securities loan programs
- ratings agencies
- government and law enforcement agencies or regulators
- organisations that help identify and investigate inappropriate or illegal activity such as fraud
- any organisation we are considering merging with
- Consumer data rights accredited recipients where you have consented to the accredited data recipient collecting the personal information from us and disclosing the personal information to the accredited data recipient (see our [Consumer Data Rights Policy](#) on our website)
- external complaint resolution bodies (AFCA), where required in connection with a complaint.

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

Our privacy policy

Our Privacy Policy is available at www.australianmutual.bank.

The Policy contains information about:

- how we collect hold and use your personal information
- how you can access your personal information
- how you can seek correction of your personal information
- how you may make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your personal information
- how we manage your credit-related personal information.

How to contact us

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us:

- in person at one of our branches
- by calling us on 13 61 91
- by email at complaints@australianmutual.bank
- in writing to Privacy Officer, Australian Mutual Bank PO Box 881, Haymarket NSW 1240.