

Australian Military Bank Ltd ABN 48 087 649 741 (**we, us, our**) is bound by the Privacy Act 1988 (Cth) (**Privacy Act**) as well as the Privacy (Credit Reporting) Code 2014 (Cth) (**Credit Reporting Code**).

This notice provides some key details about how we collect and manage your personal information, including your credit information or credit eligibility information, as required under the Privacy Act and Credit Reporting Code. Full details are set out in our Privacy Policy, which incorporates our credit reporting policy. Our Privacy Policy is available [here](#).

Purposes for which we collect your personal information

We collect your personal information, including your credit information or credit eligibility information, for the purpose of providing our products and services to you or otherwise in connection with our business or potential employment relationship with you. These purposes include:

- ▶ assessing your applications for our products and services and providing you with those products and services;
- ▶ conducting research to improve our products and services and undertaking such improvements;
- ▶ notifying you of other products and services we think you might be interested in;
- ▶ managing risks; and
- ▶ complying with our legal and regulatory obligations, mainly with the following:
 - if you become a member, for our register of members under the Corporation Act
 - to verify your identity under The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), and
 - to assess your capacity to pay a loan under the National Consumer Credit Protection Act 2009 (NCCPA).

Other persons from whom we may collect your personal information

As well as collecting your personal information, including your credit information or credit eligibility information, directly from you, we may collect it from third parties. For example, we may collect it from:

- ▶ credit reporting bodies;
- ▶ brokers;
- ▶ referees;
- ▶ current or former employers; and
- ▶ public sources such as court documents.

Consequences of not obtaining your personal information

If we do not obtain personal information (including where applicable your credit information or credit eligibility information) about you we may not be able to provide you with the services or products that you have requested, to consider any application from you such as an employment application, or to otherwise conduct business with you.

Entities to whom we usually disclose personal information

We may disclose your personal information, including your credit information or credit eligibility information, to third parties provided that this is not prohibited under the Privacy Act or the Credit Reporting Code. These parties include:

- ▶ credit reporting bodies and other credit providers, for example, when you apply for a loan from another credit provider and you agree to us providing information;
- ▶ other financial institutions, for example, if we need to process a claim for mistaken or misdirected payment;
- ▶ entities that verify your identity;

- ▶ entities and security providers that identify or investigate fraud and other illegal activities to minimise risks and block suspicious behaviour;
- ▶ clearing, payment and credit card scheme providers;
- ▶ service providers, affiliated product and service suppliers (e.g. lender's mortgage insurance), product providers (e.g. general insurance), and product distributors;
- ▶ trustees and managers of our securitised credit programs;
- ▶ entities that have bought or otherwise obtained an interest in your credit products, or that are considering doing so, and their professional advisors;
- ▶ our other contractors and third parties we do business with, including data processors, card production providers, print and mail providers, marketing and market research firms, property valuers, cloud services and other IT services providers, debt collection agencies, lawyers, process servers, mortgage documentation services, auditors and insurers;
- ▶ lawyers, conveyancers, accountants, brokers, advisers and agents that are authorised by and representing you and your superannuation fund (if applicable);
- ▶ security providers such as guarantors or proposed guarantors ;
- ▶ persons you use as referees;
- ▶ people authorised to access and transact on your accounts such as family member, guardian, trustee or Power of Attorney;
- ▶ in respect of any loans made to you that are guaranteed by the Housing Australia (HA) as part of the Australian Government 5% Deposit Scheme – the HA or the Commonwealth of Australia, if necessary to meet the requirements of that Scheme;
- ▶ State or Territory authorities that give assistance to facilitate the provision of home loans to individuals, if necessary to meet the requirements of those authorities;
- ▶ law enforcement, regulatory bodies and government agencies as required by law or where otherwise required by law; and
- ▶ any other persons that you may approve from time to time.

Disclosure to third parties and overseas recipients

Our service providers include businesses that operate overseas or have overseas or cloud-based data storage. We make sure there are appropriate privacy, data handling and security arrangements in place to protect your information.

For third party products taken out through Australian Military Bank, the product issuer's privacy policy can provide information on how they protect any of your information they send overseas.

Where we have collected your personal information on behalf of another party (for example, where we are an agent for another product issuer) or we have disclosed your information to a third party at the request of a service provider nominated by you, the use of your personal information by that party is governed by their privacy policy. You should contact them to understand how they might use your personal information.

Your credit information or credit eligibility information

We may, in accordance with the Privacy Act, disclose your credit information or credit eligibility information to credit reporting bodies, for example if you fail to meet your payment obligations or commit a serious credit infringement.

If we disclose your credit information or credit eligibility information to any credit reporting body, it may be included in credit reports provided to other credit providers to help them assess your credit worthiness. Some of your credit information or credit eligibility information that we may provide to a credit reporting body or bodies may reflect adversely on your credit worthiness, for example, if you do not make payments to us when they are due or you have undertaken fraud in



relation to a credit facility. This may affect your ability to obtain credit from other credit providers in future.

You have a right to ask credit reporting bodies not to use your credit reporting information for the purposes of pre-screening of direct marketing by credit providers.

If you believe, on reasonable grounds, that you are or are likely to be a victim of fraud, you can request credit reporting bodies not to use or disclose your credit reporting information. You can contact the credit reporting bodies with whom we deal, and read more about how they collect and manage your credit information or credit eligibility information, using the following details:

Equifax

- ▶ Website: equifax.com.au
- ▶ Phone: 138 332
- ▶ Privacy policy: equifax.com.au/privacy

Our Privacy Policy

You can read our Privacy Policy, which is available [here](#), to learn more about how we collect and manage your personal information, including your credit information or credit eligibility information.

Our Privacy Policy provides information about how to access and/or seek a correction of the personal information (including your credit information or credit eligibility information) we hold about you.

If you believe we have not complied with the Privacy Act (including Part IIIA and the Australian Privacy Principles in Schedule 1) or the Credit Reporting Code, our Privacy Policy tells you how to make a complaint and how we will deal with your complaint.

Contact us

You can direct any questions to our Privacy Officer on 1300 13 23 28 or by email at privacy@australianmilitarybank.com.au.

You can also write to us at PO Box H151, Australia Square NSW 1215.

