

Queensland Country Bank Limited

Privacy Notification for Banking Customers

Our commitment

We value your trust in us as a member-owned Bank. It is important for us to protect and keep your personal information, including your financial information, secure. To achieve this we are committed to complying with the requirements of the *Privacy Act 1988* (Cth) (Privacy Act) and the Australian Privacy Principles (APPs) when we collect, hold and manage your personal information, that is, information that allows others to identify you.

The APPs provide a set of rules which govern how we collect, use, disclose and store personal information about individuals. The APPs also require us to have a clearly expressed and up to date APP compliant privacy policy (Privacy Policy) to govern our management of personal information.

Collection & use of personal information

We collect and hold personal information about you 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 or customer satisfaction research.

The law also requires us to collect and hold personal information about you:

- for our register of members as required under the *Corporations Act 2001* (Cth)
- to verify your identity as required under *the Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (AML/CTF Act)

How we collect personal information

In providing our banking services, we will collect personal information directly from you or from persons you have authorised to provide this information to us. This includes, but is not limited to, when you complete a form with us, contact our Contact Centre, use our mobile application or enter data on our website.



We will also ask for your identification information whenever you give us instructions in relation to any of your accounts.

In performing our obligations under the AML/CTF Act we may collect information from other sources, including public registers and organisations we have contracted with to provide online verification services.

From time to time we will ask you to confirm your current contact information.

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.

Providing your personal information

In providing our products and services to you, it may be necessary for us to disclose personal information to other organisations. We only disclose your personal information to the extent necessary, to the extent required by law, or as consented to by you. The types of organisations that we can disclose personal information to are:

- organisations that provide information to verify identity
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- 3rd party product suppliers to provide information to you about their services and products
- related bodies corporate including Queensland Country Health Fund Ltd and affiliated product and service suppliers to provide information to you about their services and products
- service providers that develop, maintain and review our business systems, processes and technology and communications infrastructure, including our telephony and computer systems
- agents, consultants, contractors, external auditors, solicitors and other external advisors who provide services in respect to our business activities
- government and other regulatory and enforcement bodies as authorised or required under law.

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Our Privacy Policy

Our Privacy Policy is available at <http://www.queenslandcountry.bank>. The Privacy Policy contains information about:

- how you can access your personal information
- how you can seek correction of that personal information
- how you may complain about a breach of the Australian Privacy Principles
- how we deal with your complaint

Providing your personal information to overseas recipients

Queensland Country is committed to not sending customers' personal information to overseas recipients. On an exception basis, we may enter into arrangements with third-party service providers who may send limited data (name and email address) overseas to approved countries. If this exception applies to you, you will receive prior notification which includes details of the country to which the disclosure is likely to be made

How to contact us

- In person at one of our branches
- By calling our Contact Centre on 1800 075 078
- By email at info@queenslandcountry.bank
- In writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale 4814

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