

Queensland Country Bank Limited

QCM 1106_Privacy Notification for Lending Customers

Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and, if so, where
- how you can contact us.

Collection & use of your information

We collect and use your 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 eligibility for a loan
- 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
- to assess your capacity to pay a loan under the *National Consumer Credit Protection Act 2009* (Cth).

How we collect your information

We will collect information about you and your financial position from you directly.

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

How you can access your information

You can request access to any of your information that we collect and use at any time.

What if you do not wish to provide us with information?

If you do not give provide us with the information that we are required by law to collect, 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 information to credit reporting bodies

In assessing your loan application we use the services of Equifax Pty Limited ABN 29 080 662 568 (Equifax). In providing this service Equifax discloses to Queensland Country credit information in respect to a prospective borrower in the form of a credit file. The type of information included in your credit file includes consumer credit information such as identification information, repayment history information, default information, payment information with respect to previously reported defaults, new arrangement information, serious credit infringements, credit enquiries by other credit providers, the type of consumer credit applied, and the amount applied for and consumer credit liability information. Your credit file also includes commercial credit information (where applicable) such as credit enquiries pertaining to applications for credit for commercial purposes and details of overdue commercial credit accounts. Individual consumer credit information is regulated by Part IIIA of the *Privacy Act 1988* (Cth) (Privacy Act) and individual commercial credit information is governed by the Australian Privacy Principles contained in the Privacy Act. In accessing, using and disclosing information in your credit file Queensland Country complies with its obligations under the Privacy Act.

Equifax also discloses to Queensland Country credit information in the form of scorecards, referred to as an Equifax Credit Report. Your Equifax Credit Report is a credit rating that may be used by Credit Providers, including Queensland Country, when deciding whether to accept your application for a loan or credit. The scorecards have been designed to meet credit information compliance requirements defined under the Privacy Act. Queensland Country will only access your Equifax Credit Report if we have received your prior consent.

Equifax's Privacy Policy on the management of information is available at <https://www.equifax.com.au/privacy>. You can contact Equifax by:

- Phone – 13 8332 (select option2)
- Web Form – <https://www.equifax.com.au/contact>

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, 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
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We may disclose your personal information to one of our lenders mortgage insurers – Helia Insurance Pty Limited ABN 60 106 974 305 (Helia) or QBE Lender's Mortgage Insurance Limited ABN 70 000 511071 (QBE LMI) – if we decide to insure the loan. For more information on your relevant mortgage insurers' Privacy Policy please refer to:

- Helia at <https://helia.com.au/privacy-policy> or
- QBE LMI at <https://www.qbe.com/lmi/about/governance/privacy-policy>

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.queenslandcountry.bank. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

Disclosure 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 will include 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 faxing us on 07 4412 3895
- by email at info@queenslandcountry.bank

- in writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale Qld 4814

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