

## Queensland Country Bank Limited

### Privacy and Credit Reporting Notification (including LMI)

#### About this document

This Privacy and Credit Reporting Notification (including LMI Privacy Notification) ('Privacy Notification') provides information about how Queensland Country Bank Limited ABN 77 087 651 027 ('Queensland Country', we, 'us' or 'our') collects your personal information (including credit-related information), what we use it for and who we share it with. It combines our general notification obligations under the Australian Privacy Principles (APPs) (contained in Schedule 1 of the *Privacy Act 1988*) ('the Privacy Act') with the specific notification obligations (under Division 3 of Part IIIA of the Privacy Act and the *Privacy (Credit Reporting) Code* ('Credit Reporting Code'), which apply when we collect personal information from you that we are likely to disclose to a credit reporting body.

The term 'credit-related information' includes 'credit information' and 'credit eligibility information' as defined in our Privacy and Credit Reporting Policy available at: [Privacy Policy | Queensland Country Bank](#)

*In providing your personal information to us you consent to the collection, use and disclosure of your personal information as provided in this Privacy Notification, our Privacy and Credit Reporting Policy and any other agreement or arrangements that apply between us.*

#### Our commitment

We value the importance of your personal information and your trust in us as a Member-owned bank. We are committed to complying with the Privacy Act, including the APPS and the Credit Reporting Code (the Privacy Laws).

#### How we collect your personal information

Wherever it is reasonable and practicable to do so, we collect your personal information (including credit information) directly from you, unless you have provided your consent for us to obtain the information from another source.

For example, we collect personal information about you when:

- you apply for and open a membership with us
- apply for or use our products or services (including information provided in your application – whether paper based, phone or electronic)
- perform transactions with us
- speak with us on the phone or in our branch, correspond with us in writing or via online, mobile or other messaging technology
- participate in promotions, community funding or competitions we are running
- use our electronic platforms (e.g. our website, internet banking platform, mobile application or social media channels or apply for employment with us)

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We may monitor and/or record telephone calls, emails and other communications for quality assurance and staff training purposes as well as to assist with our complaint handling and management process.

We also collect information about your use of our websites (including via cookies) and our mobile applications. This includes the collection of information about your location, how you login, use and interact with our online and app services and the technology device(s) that you use to do so. Further information is provided on our website: [Cookies | Queensland Country Bank](#) and in our Privacy and Credit Reporting Policy.

### ***Sensitive Information***

Where it is necessary to do so, we may collect personal information about you that is sensitive information, as defined in this policy. This may include:

- Recordings of your voice (e.g. when engaging with our Contact Centre staff) or biometric information (e.g. images of your face) for identification purposes.
- We operate a closed-circuit television (CCTV) system for the safety of our staff and Members, which may include cameras that are fixed at various locations, including our administration centers, branches (and the carparking areas that service these locations) and at our ATMs. By entering any of these sites your personal information, being your personal image, may be captured by CCTV. When entering our car parking areas, depending on the location of the cameras, the registration number of your vehicle may also be captured.
- We may also collect your health information, including where this information is relevant to your insurance or loan application, your application for financial hardship assistance and when providing distribution services in respect to health insurance under an agreement with the private health insurer, Queensland Country Health Fund.
- When you apply for employment with us, we may also collect sensitive information as part of our employment screening procedures, including obtaining information concerning your criminal history, where applicable (e.g. through a police check provided by 'Fit2Work', subject to your consent). Unless required or permitted by law, we will not collect your sensitive information unless you have given your consent.

### **When we collect your personal information from third parties/other sources**

We may also collect your personal information (including credit-related information) about you from third parties and other sources, including the following:

- joint account or policy holders and co-borrowers;
- your referees, current and/or previous employer (e.g. when assessing your application for credit or your application for employment with us);
- credit reporting bodies and on some occasions, other credit providers (e.g. when you apply for credit with us);

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- your representatives (e.g. solicitor, conveyancer, accountant, financial advisor, broker, attorney, administrator, guardian or trustee);
- organisations that check the security you are offering such as valuers;
- organisations providing lenders' mortgage insurance;
- other organisations who, together with us, provide products or services to you (e.g. persons who we arrange or distribute products on behalf of);
- our third-party distributors (e.g. mortgage brokers);
- third-party service providers, including identity verification services, debt collectors and legal advisers (e.g. Equifax and IDVerse);
- participants in the payment system (including payment organisations and merchants) and other financial institutions (e.g. banks);
- customers of financial institutions, such as banks, to facilitate PayID and Confirmation of Payee, as required;
- organisations with whom we have arrangements to assist us in connection with the detection, prevention and investigation of actual or suspected scam, fraudulent or other criminal activity, unauthorised use or serious misconduct;
- other institutions including financial institutions (when you instruct us to);
- Fit2Work, for the purpose of obtaining a police check (i.e. criminal history) and confirming your identification when your application for employment with us is successful, as part of our pre-employment screening processes;
- publicly available sources of information through public registers or third parties (including when we have been unable to contact you and are attempting to confirm or update your contact details).
- independent service providers who operate secure whistleblower and misconduct reporting channels on our behalf. This occurs in accordance with applicable laws.

You may give us information about other people (e.g. a joint account holder, co-borrower or guarantor). When you do this, you should inform them of this Privacy Policy and provide them with a copy or how they may access the document (including from our website [Privacy Policy | Queensland Country Bank](#)).

We may also create personal information through our internal processes, for example, when creating an internal credit score for a loan applicant.

### **When and why we collect and use your personal information**

We collect your personal information (including credit-related information) for the purpose of providing products and services to you, managing our relationship with you and to manage our business, in accordance with the Privacy Laws. In particular, we may use your personal information (including credit-related information):

- to verify your identity (and the identity of your child, where applicable) or to verify your authority to act on behalf of another customer or Member;
- to assess and process your application for membership, community grants and also for the products and services we offer;

- to screen applications and monitor accounts to identify criminal activity such as fraud, terrorist financing, bribery, corruption and money laundering; and investigate financial crime;
- to provide membership benefits, financial services and products (including credit products) or information about these benefits, services and products including, periodic statements and information on changes to product terms and conditions;
- in establishing, maintaining and providing our systems and processes to provide our products and services to you;
- to execute your instructions (including setting up payment instructions);
- for the ongoing servicing of our relationship with you including, to respond to your enquiries, requests and complaints;
- to comply with our obligations under applicable laws, regulations and codes for example the Anti-Money Laundering and Counter-Terrorism Financing Act, State/territory property laws and the responsible lending provisions of the National Consumer Credit Protection Act (including to assist law enforcement agencies or regulators, where required to do so);
- to prevent, detect, investigate and respond to any actual or suspected scam, fraudulent or other criminal activity, unauthorised use or serious misconduct and/or protect the legitimate interests of us and our Members;
- to maintain and develop our business systems and infrastructure;
- to manage our rights and obligations regarding external payment systems;
- to enable us to conduct our business and undertake administrative and operational tasks (including staff training, risk management, systems development and testing)
- to develop new products or improve our products and services and your experience with us;
- to provide and administer rewards programs;
- to conduct research (including customer satisfaction research), development and internal analysis;
- to contact you, including to discuss online applications you have partially completed;
- to market our products and services to you, or the products and services of third parties we have arrangements with, and also to keep you informed of, and to conduct, competitions and other promotions (including via email, SMS, or any other electronic means including via social media), unless you unsubscribe or otherwise opt out;
- to take any required legal action;
- protect the safety and security of our staff and visitors; and
- any other purpose for which you have given your consent

In addition to the purposes for which we use your personal information (including your credit information), as provided above, we may also use your credit information to:

- to assess your credit worthiness;
- to assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;

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- to enable a mortgage insurer or title insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer;
- to consider your request for hardship assistance;
- to assess whether to securitise loans or to arrange the securitising of loans; and
- to manage your loan or the arrangements under which your loan is funded or in the collection of overdue payments including notifications sent to you.

### **When the law authorises or requires us to collect personal information**

Some laws require us to collect your personal information in order to provide you with products and services and meet our legislative and regulatory obligations including:

- *Corporations Act 2001* which requires us to set up and maintain a register of Members, including the name and address of each member.
- *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('AML/CTF Act')* which includes Know Your Customer ('KYC') obligations requiring us to verify that our Members (and customers) and prospective Members (and customers) are who they say they are and to monitor account and transaction activity.
- *National Consumer Credit Protection Act 2009 ('NCCPA')* which requires that we collect personal information from you to understand and verify your financial situation and objectives and assess your capacity to repay a loan.
- *Personal Property Securities Act 2009 ('PPSA')* which includes the collection of personal information for search and registration purposes.
- State and Territory real property laws, where you are giving a mortgage.
- *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936* which regulate the collection of your Tax File Number (TFN).

We also collect information about your tax residency of other countries to assist us in complying with taxation laws, including the *Common Reporting Standard*, *Foreign Account Taxation Compliance Act* and non-resident withholding tax requirements, which are incorporated into Australian taxation laws.

### **What happens if you don't provide us with sufficient personal information about you?**

If you do not provide us with the personal information we need, we may not be able to:

- provide (or continue to provide) you with the products or services you are seeking or using (including processing your application for credit);
- manage or administer your product/s or service/s;
- verify your identity including to detect fraudulent or unauthorised attempts by third parties to access or operate your accounts; or
- respond to any complaint you make to us; or
- consider your application for employment with us.

If you are an individual who opens a deposit account with us, you are not required to provide us with your Australian Tax File Number ('TFN'). However, if you choose not to provide your TFN, we may deduct withholding tax from your interest payments at the highest marginal tax rate.

### **To whom do we disclose personal information?**

The types of people and entities we disclose personal information about you to include:

- People and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services.
- Lenders' mortgage insurers and valuers.
- Contractors who assist us with direct marketing and market research.
- Affiliated product and service suppliers to provide information to you about their services and products.
- Lawyers, accountants, conveyancers, brokers, agents, or advisers acting for you.
- Persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training, and acknowledgment.
- Participants in the payment system (including payment organisations and merchants and other financial institutions (e.g. banks).
- Customers of financial institutions, including banks, to facilitate PayID and Confirmation of Payee, as required.
- Fraud reporting agencies (including organisations that assist with fraud investigations) and organisations, including service providers, that help us prevent, detect, investigate and/or respond to suspected or actual scam, fraudulent or other criminal activity, unauthorised use or serious misconduct.
- Persons acting on your behalf, for example, guardians, financial managers, and persons holding power of attorney.
- Credit reporting bodies, or credit providers
- Guarantors and proposed guarantors.
- Persons involved in arrangements that provide funding to us, including trustees and managers of securitised loan programs.
- Other financial institutions, for example, so that we can process a claim for mistaken payment.
- Our auditors, consultants, insurers, and re-insurers.
- Persons you use as referees.
- Debt collection agencies, process servers.
- Employers or former employers (to verify employment in the case of loan applications).
- Government and law enforcement agencies or regulators

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- Credit reporting bodies and other credit providers.
- Insurer's such as lender's mortgage insurer.
- Organisations that help identify, investigate, and prevent inappropriate or illegal activity, such as fraud., terrorist financing, bribery, corruption and money laundering.
- Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and us disclosing the personal information to the accredited data recipient.

### **Sharing information with credit reporting bodies**

When you receive credit from Queensland Country Bank, we disclose information about you to a credit reporting body on an ongoing basis. This includes, when you apply for or hold any kind of credit with us, when we are checking your credit worthiness and at other times.

#### **Credit report**

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. When you apply for a loan, we may request a credit report about you from a credit reporting body. A credit report contains information about your credit history which assists us to assess your credit worthiness and credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other credit providers) to help them assess your credit worthiness. Your credit report may also include a credit score that has been created by the credit reporting body using the information included in your credit report. When you apply for credit with us, we may ask the credit reporting body to provide us with your credit score. A credit score indicates the credit reporting body's analysis of your eligibility to be provided with consumer credit (i.e. an overall assessment of your credit worthiness). Please note that credit reporting bodies are not permitted to use any financial hardship information about you in advising us of your credit score.

While we are required to notify you at or before the time we collect your personal information that we are likely to disclose your information to a credit reporting body, as part of our credit reporting obligations, we are not required to obtain your consent to the disclosure of this personal information for this purpose.

The information we may disclose to a credit reporting body includes the following:

- your identification information (including full name, gender, date of birth)
- your credit applications with us
- details of credit products (credit accounts) you have with us (including the dates you opened and closed the accounts), the type of credit account and the credit limit

- your repayment history with us
- whether you have entered into any temporary or permanent hardship arrangements.

### ***When you are in default or commit a serious credit infringement***

We may also disclose with the credit reporting body whether you are in default under a credit agreement or have committed a serious credit infringement – where, in our opinion, you have fraudulently obtained credit; or fraudulently avoided your obligations under your credit contract; or where it is reasonable to conclude from your actions that you no longer intend to comply with your obligations under your credit contract and we have been unable to contact you during the past six months or longer, despite our reasonable attempts to do so.

This information may adversely affect your credit worthiness and your ability to obtain credit from other credit providers.

### ***Verifying your identity with a credit reporting body***

Subject to your consent, we may disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity as required under the AML/CTF Act. The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

### **Contact details for the credit reporting body**

The credit reporting body we disclose information to is:

- Equifax Australia Information Services and Solutions Pty Limited ABN (Equifax Australia).

You can download a copy of their privacy policy and access their contact details on their website:

- Equifax Australia – at [equifax.com.au](http://equifax.com.au)

### **Credit pre-screening**

‘Credit pre-screening’ is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their website, referred to above.

### **Restricting disclosure in cases of fraud**

You may also ask a credit reporting body (including Equifax Australia) not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud (including identity fraud).

### **Guarantors**

In relation to providing you with credit, we may disclose your credit information to a guarantor, or to someone considering becoming a guarantor. This is to assist them in deciding whether to provide the guarantee and to keep them informed about your repayment performance under the credit covered by the guarantee.

### **Lender's mortgage insurers**

When we provide you with credit, a lenders' mortgage insurer may access your credit information from a credit provider (like us) or a credit reporting body. This information is used to decide whether to offer lenders' mortgage insurance in relation to a consumer credit application.

### **Electronic verification of identity**

Queensland Country uses two methods in relation to electronic identity verification. One is to search various records through a third-party service provider and the other relies on biometric facial recognition technology service provider.

The Documentation Verification Service (DVS) is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

In compliance with our obligation under the AML/CTF Act, to collect and verify information relating to your identity, and subject to your consent, we may disclose your name, address, and date of birth in order to access identification information electronically held by credit reporting bodies, the government's DVS and; other government records and/or other public records.

To access such information, we use a service provider Equifax registered under the DVS. The service provider may, for verification purposes on our behalf:

- Disclose your personal information to the DVS; and
- Search other public records; and
- Request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals);

Our use of biometric identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 20 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data and information about

your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use or disclose your personal and sensitive information please refer to [IDVerse's privacy policy](#).

If you do not consent to these processes, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

Please refer to our Electronic Identity Verification Collection Notice (available online at [standalone-electronic-identity-verification-privacy-collection-notice.pdf](#) or by contacting us) for more information.

### **Disclosure outside of Australia**

Sometimes, we may disclose your personal information overseas, including: to our service providers or third parties who store data or operate outside Australia; to organisations we partner with to provide products and services; and to comply with our legal obligations, including to assist government or law enforcement agencies. The countries where we are likely to disclose your personal information include: United States of America, United Kingdom, Serbia, Singapore, India, Indonesia, South Africa, Germany, Brazil, France and Ireland. Where this occurs, we ensure that appropriate privacy, data handling and security arrangements are in place to protect your data.

We also disclose your personal information overseas if you choose to make an international transfer. The countries to which we may disclose your personal information are those to which you make the transfer.

If we do disclose your personal information outside Australia, we will do so on the basis that the information will only be used for the purposes set out in this document and our Privacy Policy.

### **Our Privacy and Credit Reporting Policy**

Our [Privacy and Credit Reporting Policy](#) is available on our website [www.queenslandcountry.bank](http://www.queenslandcountry.bank). It details our management of your personal information (including credit-related information) and provides information on:

- how you can access your personal information (including credit-related information) held by us and seek correction of such information; and

- how you may complain if you think we may have breached your privacy and how we will deal with such a complaint.

We encourage you to read our Privacy and Credit Reporting Policy and will give you a copy on request.

### **Changes to the Privacy Notification**

We may make changes to this Privacy Notification from time to time (without notice to you) that are necessary for our business requirements or the law. We encourage you to review and check our website regularly for any updates to this Privacy Notification. We will publish the updated version of this Privacy Notification on our website and by continuing to deal with us, you accept this Privacy Notification as it applies from time to time. If you would like a copy of this Privacy Notification please contact us.

### **How to contact us**

- In person at one of our branches
- Visit our website and complete our online form at <https://www.queenslandcountry.bank/help-info/feedback/>
- Phone us on 1800 075 078; or
- Write to us at the address below:

#### **Privacy Officer**

Queensland Country Bank Limited  
Post: PO Box 679, Aitkenvale QLD 4814

- **Email us at:** [privacy@queenslandcountry.bank](mailto:privacy@queenslandcountry.bank)

Effective Date: 18 February 2026 Version 4

# Lenders mortgage insurance (LMI) privacy notification

This notice applies only to Queensland Country lending members who have lenders' mortgage insurance.

## How the insurer collects your information

Queensland Country collects your personal information when you apply for a home loan. Where lenders' mortgage insurance is required, Queensland Country applies to the insurer for that insurance. In doing so, your personal information is provided to the insurer, who collects it from Queensland Country.

Where permitted under the *Privacy Act 1988*, the insurer may also collect information about you from a credit reporting body, including:

- commercial credit information relating to your creditworthiness or credit history;
- consumer credit information;
- information about overdue payments; and
- other information about your credit standing, history, capacity or worthiness that credit providers are permitted to disclose, including a credit report.

## Why the insurer collects your information

The insurer collects your information to assess, arrange and manage lenders' mortgage insurance for your loan. This includes administering the insurance, managing claims, and undertaking any recovery action where applicable.

## If you do not provide the required information

The insurer is required under the *Insurance Contracts Act 1984* to collect certain information in order to conduct its insurance business. If the requested information is not provided, the insurer may be unable to issue lenders' mortgage insurance. In that case, Queensland Country may not be able to approve or provide your home loan.

## How the insurer uses your information

The insurer uses your personal information to:

- evaluate the risks associated with:
  - providing lenders' mortgage insurance to Queensland Country;
  - you not meeting your repayment obligations to Queensland Country; and
  - you being unable to meet a liability that may arise under a guarantee relating to mortgage finance provided (or proposed to be provided) by Queensland Country to another person;

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- manage, maintain or change any lenders' mortgage insurance cover in place, including handling claims, recovering amounts payable and enforcing the mortgage where the insurer steps into Queensland Country's position;
- undertake risk assessment and risk management activities, including securitisation, credit scoring, portfolio analysis, reporting, fraud detection and claim recovery; and
- meet legal and regulatory obligations, including those under the *Privacy Act 1988* and the *Insurance Contracts Act 1984*, as amended from time to time.

The insurer may also use your information for any other purpose permitted under the *Privacy Act 1988*.

#### **Who the insurer may disclose your information to**

To the extent permitted by the *Privacy Act 1988*, the insurer may share your personal information with:

- companies related to the insurer, located in Australia or overseas (including in the Philippines);
- Queensland Country;
- reinsurers;
- credit reporting bodies and credit rating agencies;
- other mortgage insurers;
- parties involved in securitisation arrangements;
- a guarantor, or a person considering becoming a guarantor;
- the insurer's service providers, such as marketing providers, data analysts and IT service providers;
- parties involved in fraud detection and prevention activities;
- the insurer's agents, contractors and external professional advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government agencies and regulators (for example, industry or regulatory bodies);
- debt collection or mercantile agents if you fail to meet your obligations to Queensland Country;
- payment system operators; and
- other financial institutions and credit providers.

The insurer may also, where allowed under the *Privacy Act 1988*, disclose information about you to a credit reporting body for purposes permitted under credit reporting laws. That credit reporting body may include your information in reports provided to other organisations, such as other lenders, to assist them in assessing

your creditworthiness. Some of this information (for example, details of a default) may adversely affect your credit profile and may impact your ability to obtain credit from other lenders.

#### **When the insurer may share your information**

During the life of the lenders' mortgage insurance policy, the insurer may need to share your information with credit providers and professional advisers where this is necessary for any purpose described in this consent.

#### **When the insurer may collect additional information**

At various stages of the lenders' mortgage insurance policy, the insurer may request and collect further personal information about you, including sensitive information. The collection, use and disclosure of this information will be governed by this consent, together with the insurer's Privacy Policy and Credit Reporting Policy.

#### **The insurer's privacy and credit reporting policies**

Each insurer's Privacy Policy and Credit Reporting Policy is available on its website. These policies explain, among other things:

- how you can request access to, or correction of, the personal or credit information the insurer holds about you (as applicable);
- how you can make a complaint if you believe the insurer has breached the *Privacy Act 1988*, any applicable privacy principles, or a registered privacy code that applies to the insurer; and
- how the insurer will manage and respond to privacy or credit reporting complaints.

#### **Your consent**

By submitting your application, you consent to the insurer and Queensland Country using and disclosing your information in the manner described in this notice.

#### **Insurer contact details**

##### **QBE Lenders' Mortgage Insurance Ltd**

ABN: 70 000 511 071

Address: Level 18, 388 George Street, Sydney NSW 2000

Phone: 1300 367 764

Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

Privacy Policy: [qbe.com/lmi/about-us/governance/privacy-policy](http://qbe.com/lmi/about-us/governance/privacy-policy)

##### **Helia Group Limited**

ABN: 72 154 890 730

Address: Level 26, 101 Miller Street, North Sydney NSW 2060

Phone: 1300 655 422

Email: [infoau@helia.com.au](mailto:infoau@helia.com.au)

Privacy Policy: [helia.com.au/privacy-policy](http://helia.com.au/privacy-policy)

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