

## ELECTRONIC IDENTITY VERIFICATION COLLECTION NOTICE

This Electronic Identity Verification Collection Notice explains how Queensland Country Bank Limited ABN 77 087 651 027 (**Queensland Country, we, us, our**) will collect, use, disclose and store personal information you give us when we verify your identity electronically, including using the Attorney-General's Department's Document Verification Service (**DVS**) and biometric verification technology (**Biometrics**). This will only occur with your express consent.

We are bound by the provisions of the *Privacy Act 1988* (Cth) (**Privacy Act**), including the Australian Privacy Principles (**APPs**) as well as the *Identity Verification Services Act 2023* (Cth) (**IVS Act**). Your personal information will be handled in accordance with our obligations under this legislation. For more information about how Queensland Country manages your personal information, please see our [Privacy and Credit Reporting Policy](#) and [Privacy and Credit Reporting Notification](#).

If individuals have any specific needs or require this notice in an alternative format, or if you need assistance due to any special circumstances, please contact us by calling 1800 075 078 or visiting a Queensland Country branch, to discuss alternative identification methods.

### What personal information do we collect?

We may collect the following information:

- full name;
- date of birth;
- residential address;
- identity information, including government identifiers (e.g. driver's licence number, Medicare number, passport number or other government identifiers);
- copies of identity documents (such as scans or photos of passports, driver's licences or Medicare cards) including any sensitive information such as health information or information about your ethnicity which appears on your identity documents, for example, information about driver aids or vehicle modifications;
- sensitive biometric information, such as facial images; and
- information about your phone's operating system, IP address, geolocation data (where you provide permission in your device settings) and your network provider or ISP.

The information that is collected will be used and disclosed in accordance with our [Privacy and Credit Reporting Policy](#) and our obligations under the *Privacy Act 1988* (Cth), as well as relevant state and territory privacy laws.

### Why is your personal information being collected?

Queensland Country collect, use, and disclose the personal information you provide to us—including, in some cases and with your consent, sensitive information—to electronically verify your identity (and if applicable, the identity of a person you are authorised to represent). This verification is carried out:

1. To meet our customer identification obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* both before providing you with a product or service and on a periodic basis; and
2. for customer due diligence, analytics, auditing and risk management purposes.

### **What happens if you don't provide your personal information?**

**You do not have to agree to verify your identity documents electronically.** If you prefer not to provide your identity information online, you can verify your identity in person at a Queensland Country branch using your identity documents.

If you choose not to provide identity information either online or in person, we will be unable to proceed with your application or continue providing you our products or services.

### **Who do we share your identity personal information with and how is it handled?**

We may share some or all of your personal information collected under this Electronic Identity Verification Collection Notice with one or more of the following third parties as applicable:

- **Identity document verifiers:** when we verify your identity by accessing and using the DVS, our third-party service providers and their systems, including approved DVS gateway service providers (**GSP**), who access and use the DVS on our behalf.
  - The information you provide through our GSP system will be sent to the DVS Hub, administered by the Attorney-General's Department, and matched against official records held by the government agency responsible for issuing the identity document (**document issuer**). The DVS Hub will advise us of whether the information you provide matches official records.
  - You can find more information about the DVS below in Annexure A to this Electronic Identity Verification Collection Notice.
  - Our GSP may use the identity verification assessment from the DVS Hub to support the monitoring and enhancement of the services they deliver to us (for example resolving technical issues) and sharing these outcomes with us.
- **Outsourced service providers:** such as third-party service providers who:
  - coordinate the electronic identification process / collection of personal information; or
  - perform biometric identity verification for us, including processing and evaluating sensitive data such as facial images (a 'selfie' of your face) or

video recordings—to confirm your identity as part of your application for a product or service;

- **Credit reporting bodies:** including Equifax Australia Information Services and Solutions Pty Ltd ABN 26 000 602 862 (**Equifax**). We only disclose limited identity information (name, date of birth, and residential address) to credit reporting bodies for the sole purpose of verifying whether these details match, in whole or in part, the personal information they hold. Equifax may use the information we provide, along with data they already possess (which may include information about other individuals), to generate and share a verification assessment with us. If you apply for credit, we will advise you separately if we check your creditworthiness against information held by any credit reporting agency.
- **Government bodies and regulators:** We may be required to disclose personal information to Australian government agencies and regulatory authorities part of our obligations as a financial services provider.

Your data is secure and will be retained as long as it is needed for the purposes outlined above. See our [Privacy and Credit Reporting Policy](#) for more information on how we manage personal information.

### How to make a privacy enquiry, request or complaint

Our [Privacy and Credit Reporting Policy](#) and our [Privacy and Credit Reporting Notification](#) are available on our website (follow the links) or contacting us on the below channels, and should be read in conjunction with this Electronic Identity Verification Collection Notice. They contain further details about our information collection and handling practices including information about other ways we may collect, use or exchange personal information.

If you have a question or complaint about how your personal information is being handled by us or our service providers, please refer to our Privacy and Credit Reporting Policy at [Privacy Policy | Queensland Country Bank](#).

You can contact us via the following channels:

- **Phone us** on 1800 075 078 during normal business hours
- **Write to us** at:  
Attention: Privacy Officer  
Queensland Country Bank Limited  
PO Box 679  
Aitkenvale QLD 4814
- **Email us** at [privacy@queenslandcountry.bank](mailto:privacy@queenslandcountry.bank)

For more information on making a complaint, visit [Compliments and Complaints | Queensland Country Bank](#).

### How you can access and/or correct your personal information

You have the right to request access to the personal information we hold about you and to request corrections if it is inaccurate, out-of-date, or incomplete. To make a request you can contact us via any of the channels listed above.

### **Changes to this Electronic Identity Verification Collection Notice**

We may update this Privacy Collection Notice, our Privacy and Credit Reporting Policy [link] and our Privacy and Credit Reporting Notification [link] from time to time. Any changes will be communicated to you or published on our website.

## **ANNEXURE A – MORE INFORMATION ABOUT THE DVS**

### **How will the Attorney-General's Department handle your personal information?**

The DVS Hub facilitates information transfer between us and the document issuer. The DVS Hub itself does not retain any personal information and the Attorney-General's Department cannot view or edit any of the personal information transmitted through the DVS Hub.

The Attorney-General's Department engages a third-party provider as a managed service provider for the DVS, who is required to adhere to the APP requirements and security standards to ensure the use and disclosure of personal information is limited to explicitly defined purposes including:

1. for the purposes of the contract with the department; and
2. to comply with any request under section 95C of the Privacy Act.

The Attorney-General's Department is authorised to operate the DVS Hub for the purpose of verifying individual's identities under the IVS Act.

For more information on how the Attorney-General's Department may handle your personal information, see the Attorney-General's Department's 'Privacy Statement – Identity Verification Services' at: <https://www.idmatch.gov.au/resources/privacy-statement-identity-verification-services>.

### **How will the document issuer handle your personal information?**

Your personal information will be shared by the Attorney General's Department via the DVS Hub with the government agency that issued your identity document to verify it against their official records. These agencies already hold your personal information as part of their official records, in line with their own privacy policies and legal obligations.

### **The Attorney-General's Department's verification assistance service**

There may be circumstances in which we will require assistance to verify your identity. If we request assistance from the Attorney-General's Department to verify your identity

through the DVS, the Attorney-General's Department will collect your personal information for the purposes of verifying your identity document(s) through the DVS.

The Attorney-General's Department may also disclose your personal information to the relevant document issuer to assist them with verifying your identity documents. This collection is authorised under APP 5.2(c) and section 27 of the IVS Act which permits the collection of your personal information from someone other than yourself when it is authorised under an Australian law.

The Attorney-General's Department will handle your personal information in accordance with their obligations under the Privacy Act.

Where the identity document(s) you require to be verified include information regarding other individuals (such as a Medicare card covering multiple individuals), it will be assumed that you have advised those individuals and obtained their consent to the disclosure. This information will only be used for the purposes of verifying your identity document(s) through the DVS. Any personal information of other individuals will otherwise be managed in the same way as your personal information.

There may be overseas disclosure of your personal information to recipients located in New Zealand where New Zealand government agencies or private organisations request for verification assistance of your identity document(s).

If you don't provide your personal information to the Attorney-General's Department, the Department will be unable to verify your identity document(s).

More information about the verification assistance service is set out in the Attorney-General's Department's Identity Verification Services [Privacy Statement](#).

**Effective Date:** 9 December 2025