

## 1. What information can be disclosed?

The Privacy Act allows Credit Union SA Ltd (we, 'us,'our') ACN 087 651 232 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number,
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor,
- advice that payments previously notified as unpaid are no longer overdue,
- information about your current or terminated consumer credit accounts and your repayment history,
- payments overdue for at least 60 days and for which collection action has started,
- in specified circumstances, that in our opinion you have committed a serious credit infringement,
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.

## 2. Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

## 3. Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses, research consultants and providers of electronic document execution services
- insurers and re-insurers, where insurance is provided in connection with our services to you,
- superannuation funds, where superannuation services are provided to you,
- debt collecting agencies, if you have not repaid a loan as required,
- our professional advisors, such as accountants, lawyers and auditors,
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals,
- other credit providers and their professional advisors,
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the credit providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body,
- obtain personal information about you from your employer and any referees that you may provide,
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit providers can mean:

- us,
- our related companies,
- any introducer, dealer or broker referred to in a loan application,
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement which we may use to fund your loan.

We may disclose your personal information overseas. Information that we provide to a third party provider for the electronic execution of documents by you will involve disclosure by the third party to their overseas providers. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

## 4. Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case.

Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are available at [www.equifax.com.au](http://www.equifax.com.au).

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.

"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.

From 12 March 2014, 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 websites, referred to above.

From 12 March 2014, you can also ask a credit reporting body 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.

## 5. Disclosure to insurers and guarantors

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from a credit provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit. In connection with providing credit to you, the credit providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

## **6. Personal information about third parties**

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

## **7. Electronic verification**

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to third parties. The purpose of this disclosure is to ask them 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.

The third party 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.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on (08) 8202 7777 for further information.

## **8. Security, privacy policy, and marketing preferences**

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Our Privacy Policy located at [www.creditunionsa.com.au](http://www.creditunionsa.com.au) provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code 2014, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

The credit providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The credit providers may do so even if you are on the Do Not Call Register.