

WHAT INFORMATION CAN BE DISCLOSED?

The Privacy Act allows Regional Australia Bank, and other associated parties 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**, which includes:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and two (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 sixty (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 the purposes for collecting it.

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.

WHO CAN GIVE OR OBTAIN INFORMATION?

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

- external providers to us, such as organisations which we use to verify your identity, providers of payment and card services, mailing houses and research consultants.
- Insurers and re-insurers, where insurance is provided in connection with our services to you.
- superannuation funds, where superannuation is provided to you.
- our professional advisors, such as accountants, lawyers and auditors.
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you.
- when applying for a loan:
 - *credit reporting agencies;*
 - *brokers and agents who have referred your business to us;*

- *other financial institutions that have previously lent you money and other credit providers and their professional advisors;*
- *your solicitors or conveyancing agents;*
- *persons you name as referees, or your employer, in the loan application;*
- *property valuers and insurers – for property loans;*
- *lenders mortgage insurer;*
- *mortgage documentation service;*
- *companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program;*
- *your guarantor; or*
- *state or territory authorities that give assistance to facilitate the provision of home loans to individuals.*
- when enforcing a loan:
 - *debt collection agencies;*
 - *solicitors;*
 - *process servers; or*
 - *Courts of law with jurisdiction over the enforcement of debts and securities*
- when you make a complaint to us about our products or services – our external dispute resolution centre.
- when we engage contractors for statement printing and mail out, card and cheque production, market research or direct marketing – these contractors are all subject to confidentiality agreements with us and cannot use your personal information except for our purposes.
- financial planning service providers.

In addition, with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing information about you from accredited reporting body;
- 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
- brokers and agents who have referred your business to us; any agent or contractor of ours assisting in processing a loan application, and
- other entities involved that may be involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan including any loan originator.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING BODIES

If you apply for or hold any kind of credit with us (including but not limited to Credit Cards, Home or Personal Loan, or Overdraft facility), we may disclose information about you to a credit reporting body. To assist with this we may also collect personal information (including credit-related information)

about you from third parties, such as any referees that you provide, your employer, other credit providers and third party service providers. Under the National Consumer Credit Protection Act 2010, Regional Australia Bank is required to make inquiries into the financial situation, needs and objectives of each individual when they apply for consumer credit. That includes disclosing that you may be 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 Pty Ltd, whose privacy policy and contact details are at www.equifax.com.au.

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.

WHEN CAN INFORMATION BE OBTAINED, USED OR DISCLOSED?

Before, during or after the provision of our products and services to you, this information can be obtained, used or disclosed by the Credit Providers 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
- allowing a credit reporting body to create or a credit information about you, and
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

OVERSEAS DISCLOSURES

Regional Australia Bank will not disclose your personal information overseas. 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.

DISCLOSURE TO INSURERS AND GUARANTORS

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade 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, or whether to provide trade insurance to us in relation to an application for commercial credit.

Guarantors

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.

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, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information by contacting us.

SECURITY, PRIVACY POLICY, AND MARKETING PREFERENCES

Security

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.

Privacy Policy

Our Privacy Policy contained on our website, regionalaustraliabank.com.au provides additional information about how we handle your personal information, including our obligations and use or personal information for Credit Reporting. 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 Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may provide you with information from time to time about existing and new products and services available to you from Regional Australia Bank or other businesses with which we have a relationship.

You can tell us, at any time, that you do not want to receive any of this direct marketing communication. However, this will not apply to any direct marketing on, or accompanying, your regular account statements.

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.

CONTACT US

Privacy Officer

Our Privacy Officer's contact details are:

Address: PO Box U631, UNE NSW 2351

Telephone: 132 067

Email: privacy@regionalaustraliabank.com.au