

## Stay in Touch

If you have any queries, comments or complaints regarding this privacy policy, just contact us. If we change our policy, we will update the policy posted on our website. That way you'll always be fully aware of what information is collected, how it's used and when it may be made available.

BALLINA  
02 6686 5999

CASINO  
02 6662 2877

BYRON BAY  
02 6685 8144

LISMORE  
02 6621 7371

MULLUMBIMBY  
02 6684 2574

CABARITA BEACH  
02 6676 2377

CENTRO TWEED  
07 5536 3833

TWEED CITY  
07 5524 2411

MURWILLUMBAH  
02 6672 2744

LENNOX HEAD  
02 6687 6166

Contact us today!  
1300 360 744



**Southern Cross**  
CREDIT UNION<sup>LTD</sup>

ABN 82 087 650 682

[www.sccu.com.au](http://www.sccu.com.au)

PO Box 2 Murwillumbah NSW 2484

• OFFICE HOURS •

Monday to Friday 9am to 5pm

Saturdays 9am to 11.30am at Tweed City, Lismore, Ballina and Murwillumbah.

# Privacy Notice to Members

EFFECTIVE 01 JULY 2008



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CREDIT UNION<sup>LTD</sup>

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AFSL No. 241000

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## Southern Cross Credit Union - Respecting Your Privacy

In applying for any credit union product or service, you agree to be bound by this Privacy Policy. We respect your privacy and will look after the personal information you give us. We owe you a duty of confidentiality and will comply with all privacy laws. We will only use your personal information for things you ask us to do e.g. taking applications, managing your membership, opening accounts, providing products and services or telling you about our services or events.

### How We Use Your Personal Information

We collect, use and store personal details you may give us in writing, by phone, in person or electronically: e.g. your address, name, date of birth, tax file number, income and financial details, employment details, credit record and transaction history. We cannot give you some products or services unless you provide us with certain information. By law we must identify you to open most savings or deposit accounts. We need a credit report before we lend you money and we need your consent to get a credit report. We may collect sensitive information e.g. on your health for an insurance application but will only use such information for that purpose. If we get information from third parties we will tell you so. If we use agents or third party contractors, e.g. mailing houses or information technology consultants, they must comply with our privacy policy. We may also share information with solicitors and valuers to help provide you a service.

### Exchanging Your Information

We may provide information to others if we are compelled to do so by law (e.g. under subpoena) or have a duty to the public to do so or the interests of the Credit Union require disclosure. We may also exchange your information to help detect or prevent

fraud and other criminal activity. We will only use and disclose tax file and Medicare numbers only for the purposes required by law.

### Your Marketing Consent

You give us consent to send you information on our products and services and those of other companies from time to time. We never sell or rent information to anyone for any purpose. We may use your personal information to do market or customer research; any information given to third parties is anonymous.

### Looking After Your Information

We will keep your personal information accurate and up to date. We will protect the security of your personal information against loss, unauthorised access, modification and unauthorised disclosure. Hardcopy documents are secured on our premises and at archive sites by locks and security systems. Where practicable, hardcopies are returned to you and not kept on our premises. Personal files are destroyed and de-identified where appropriate. Our website has links to other websites - which we cannot control and we take no responsibility for information given on those sites. We do not store information in 'cookies' and keep our website secure with firewalls, encryption and passwords but there is always the risk of hacking on the internet.

### Access, Changes and Opting Out

Contact us at any time to access your personal information. We may charge you for providing any information requested by you. Please contact us to access or change your personal information or to discuss any query at [info@sccu.com.au](mailto:info@sccu.com.au) or phone us on 1300 360 744. We may refuse unreasonable and vexatious requests for information. You may opt-out of receiving any marketing material at any time by contacting us on [info@sccu.com.au](mailto:info@sccu.com.au) or phone us on 1300 360 744.