

What information can be disclosed?

The Privacy Act allows Southern Cross Credit Union Ltd ('we', 'us', 'our') ACN 087 650 682 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**:

- 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.
- (from 12 March 2014) 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 (e.g. 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 about you and your financial position from you directly for the purpose of providing products and services to you. 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.

We collect and use your information to:

- provide membership benefits, financial services and products or information about those benefits, services and products
- Manage the products and services we provide to you;
- provide you with information about financial services and products from 3rd parties we have arrangements with and conduct market and demographic research in relation to the products and services you and other members acquire from us
- Assist you with your queries, concerns and complaints, and to communicate with you;
- establish your eligibility for a loan
- establish your capacity to repay a loan
- Perform our necessary business functions (such as providing you with documents, internal audit, reporting, training, process improvement, research, product development and planning).

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

If you do not provide complete and accurate information we will not be able to assess your application or provide you with the products you have applied for.

You can request access to your information at any time. If you do not provide us with the personal information that we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

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:

- our service providers, such as organisations which we use to verify your identity, payment system operators, mailing houses and research consultants.
- 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, lawyers, process servers, if you have not repaid a loan as required
- mortgage documentation service
- trustee and manager of securitised loan programs
- 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
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products.
- accredited recipients in accordance with our CDR Data Holder Policy.
- 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 to a law enforcement and government agencies as required.

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.

Overseas disclosures

We may disclose your personal information overseas. The countries where we are likely to disclose your personal information include Ireland (in relation to Verified by Visa features provided by Visa International). 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.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information about you 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 at www.equifax.com.au and/or Illion, whose privacy policy and contact details are at www.illion.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. From 12 March 2014, to opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

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.

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 considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep informed about your repayment of the credit secured by 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 may be viewed at www.sccu.com.au which provides additional information about how you can access your information, and 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 Credit Reporting Privacy Code, and how we will deal with your complaint. It also details in what overseas countries we are likely to disclose your information. We will give you a copy of our Privacy Policy on request.

Marketing Preferences

We may use information about you to inform you about products and services, including those of third parties (unless you ask us not to). The Credit providers may do so even if you are on the Do Not Call Register, unless you ask us not to (where you have provided us with your consent). You can make this request by contacting us by using the details set out below, or by unsubscribing from our email marketing messages, which always include an 'unsubscribe' option.

Contact Us

Our Privacy Officer's contact details are: Address: PO Box 1602 Kingscliff NSW 2487 | Telephone: 1300 360 744 | Email: info@sccu.com.au