

What information can be disclosed?

The Privacy Act allows Southern Cross Credit Union Ltd ACN 087 650 682 ('we', 'us', 'our') to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

In connection with providing credit to you, personal information may include **credit information**, such as:

- details to identify you and verify your identity, including but not limited to, information 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 information about new credit arrangements you may have made in relation to consumer credit to deal with any defaults or serious credit infringements by you
- financial hardship information about you
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed serious credit infringement
- information about court judgements which relate to credit that you have obtained or applied for
- information about you on the National Personal Insolvency Index
- publicly available information about your credit worthiness
- 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.

When and why do we collect information?

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

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – eg laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

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

Who can give or collect information?

For the purpose of providing products and services to you, managing our business and complying with laws, we may give your personal information to:

- external service providers to us, 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
- government bodies where scheme backed loans are provided 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
- providers of payment and card services, when you make a transaction or receive a payment using a payment service or a card
- 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 and other organisations, 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/or 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 and disclose to them for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify
- 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.
- Other entities that may be involved in a securitisation arrangement or joint arrangement which we use to fund or manage your loan, including without limitation Experian and Equifax and any loan originator.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. However, if we do disclose information to overseas recipients, 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 Experian, whose privacy policy and contact details are at www.experian.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.

We do not need your consent to make an information request about you to a credit reporting body. If we make a request, it may affect your credit score or credit rating, calculated by the credit reporting body.

The impact of credit information requests on your credit score or credit rating will depend on the type and amount of credit you apply for, the frequency of requests, and your credit history.

"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. 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.

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 the guarantor informed about your repayment of the credit secured by the guarantee.

Government Scheme Backed Loans

In connection with providing credit to you, where the credit involves the provision of the Australian Government 5% Deposit Scheme, we may give Housing Australia or the Commonwealth (or both) personal information about your loan application, and to keep them informed about your ongoing eligibility and repayment of the credit backed by the scheme.

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, including technical or organizational measures, 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 at www.sccu.com.au provides additional information on how we handle your personal information. It explains 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, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing Preferences

We may use and share with each other, information about you to inform you about products and services, including those of third parties unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right gives you the right to:

- Access some of the data (including personal information) held about you by us and by other data holders ('CDR')
- Consent to an accredited third party accessing your CDR Data held by us
- Consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data. It is available through our website and mobile app. You can also get an electronic or hard copy from us on request.

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