SOUTHERN CROSS CREDIT UNION

01 October 2026

Privacy Notice

Southern Cross Credit Union Ltd ACN 087 650 682 ("SCCU", "we", "us", "our") is committed to protecting your privacy and handling your personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles and, where applicable, the Privacy (Credit Reporting) Code 2024. This Privacy Notice explains how we collect, use, disclose and manage your personal information and credit-related information. It should be read together with our Privacy Policy.

What Information can be Disclosed?

The Privacy Act allows us 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:

- information used to identify you and verify your identity, including your name, date of birth, addresses, employment details and driver's licence information
- information about credit applications, current or previous credit facilities and guarantees
- repayment history information
- financial hardship information
- information about overdue payments and collection activity
- information about new credit arrangements made to address defaults
- information about court judgments relating to credit
- insolvency information
- publicly available information relating to creditworthiness; and
- other information permitted under the Privacy Act and credit reporting framework.

When and why do we Collect Information?

Before, during or after providing our products and services, we may collect your personal information to:

- provide products and services to you
- assess applications and eligibility
- administer and manage accounts and facilities
- verify identity
- assess creditworthiness
- comply with legal and regulatory obligations
- manage risk and fraud prevention activities
- collect overdue amounts; and
- manage and improve our business operations.

We may collect personal information by various means including in person, by telephone, video conferencing, email, letter, our website, social media channels, mobile applications and third-party tools.

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Some laws require us to obtain personal information before providing products or services, including laws relating to anti-money

laundering and counter-terrorism financing, taxation, consumer credit and real property transactions. If you do not provide information we reasonably request, we may not be able to provide products or services for you.

Who can give or Collect Information?

For the purposes provided in this notice, we may collect information from or disclose information to:

- service providers involved in identity verification, payment processing, mailing, analytics and research
- insurers and reinsurers
- government agencies administering support schemes
- superannuation providers
- debt collection agencies
- professional advisers such as lawyers, auditors and accountants
- payment and card service providers
- other financial institutions and credit providers
- mortgage insurers
- your authorised representatives, including attorneys, brokers, financial advisers and solicitors; and
- government, regulatory and law enforcement agencies where required or authorised by law.

Document Verification Service (DVS)

We may use the Australian Government's Document Verification Service (DVS) to verify your identity. Where SCCU uses DVS, we will obtain your express consent before conducting the verification. If you do not consent, or if the DVS is unavailable, we will offer alternative methods of identity verification.

We may also use third-party providers to facilitate DVS access. Where these providers submit verification requests or receive DVS results on our behalf, they act as Information Match Agents and are subject to contractual privacy and security obligations.

Credit Information

Where you apply for or hold credit facilities with us, we may obtain and exchange credit information with credit reporting bodies, other credit providers, employers, referees and other authorised parties as permitted by law.

Credit reporting bodies may include organisations such as Equifax and Experian. Credit reporting bodies collect and exchange information to assist credit providers in assessing applications, managing risk and collecting debts.

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Overseas Disclosure

SCCU generally seeks to store and process personal information within Australia. However, some technology, analytics, advertising, cloud computing and software providers used by SCCU may process or store information using infrastructure located outside Australia. Where personal information is disclosed overseas, SCCU will take reasonable steps to ensure that recipients handle it in a manner consistent with Australian privacy laws.

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

If you provide us with personal information about another person, you confirm that you are authorised to do so and agree to inform that person about this Privacy Notice and our Privacy Policy.

Security

We take reasonable steps, including technical and organisational measures, to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure.

Information collected for DVS identity verification is handled in accordance with the Privacy Act. We do not retain identity document numbers or DVS results beyond what is reasonably necessary, unless required for audit, compliance or legal purposes.

Artificial Intelligence

SCCU may use artificial intelligence (AI) and automated technologies to assist with service delivery, fraud prevention, compliance, operational processes, administrative functions and marketing activities. Where personal information is processed

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using AI-enabled tools, SCCU applies appropriate privacy, security and governance controls. AI technologies are used to support our employees and do not replace human oversight of significant decisions affecting customers.

Marketing Preferences

We may use your information to inform you about products and services offered by SCCU and selected partners, unless you ask us not to. Subject to applicable laws, this may include email, telephone, digital and other communications channels.

Online Advertising and Retargeting

SCCU may use cookies, pixels, tags, scripts and similar technologies provided by organisations such as Google, Meta (Facebook and Instagram), Microsoft, LinkedIn and other digital service providers to understand website usage, customer interests and online journeys, measure advertising effectiveness, improve website performance and display SCCU advertisements to individuals who have previously visited our website (retargeting or remarketing). Information collected through these technologies may include IP addresses, browser information, device information, pages visited, advertising identifiers and approximate location information derived from IP address data.

SCCU does not use credit information, credit eligibility information, repayment history information, hardship information, account balances, transaction information or authentication credentials for retargeting or online behavioural advertising purposes.

Customers may opt out of targeted online advertising and retargeting activities through SCCU cookie preferences, browser settings, advertising platform preference settings or by contacting SCCU's Privacy Officer. Further information is available in SCCU's Privacy Policy.

Consumer Data Right

The Consumer Data Right (CDR) gives you the right to:

- Access certain data held about you
- Authorised accredited third parties to access your CDR Data; and
- Authorise SCCU to access CDR Data held by other accredited data holders.

SCCU maintains a separate CDR Policy which is available via our website and on request.

Privacy Policy

Our Privacy Policy contains further information about:

- how we collect, use and disclose personal information
- how to access and correct personal information
- how to make a privacy complaint; and
- how SCCU will deal with privacy complaints.

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SCCU Privacy Policy is available via our website and on request.

Contact Us

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