



What kinds of personal information might be involved?

Personal and contact details

This may include your:

- Name.
- address.
- email address.
- phone number.
- date of birth.

Australian Government related identifiers and identity documents

These may include your:

- Tax File Number and country of tax residency.
- Medicare card, Australian passport, driver licence, or pension card details.
- Citizenship, birth, death and marriage certificates (for example, to verify your identity).

Foreign government identifiers and identity documents

This may include foreign government identity documents and identifiers such as:

- Tax Identification Number and country of tax residency.
- Foreign passport and driver licence (for example, to verify your identity at the time you request a product or service).

Financial information

This may include:

- details of your employment, income, assets, financial liabilities.
- copies of bank statements and credit card statements from other financial institutions.
- information from third parties about your credit history and insurance claims history.

Credit information

Your credit history, repayment history, default information.

Transaction information

This includes information about transactions that you have made using our products and services. For example, your debit card transactions.

Socio-demographic information

This may include your:

- marital status.
- age.
- gender.
- number of dependents.
- occupation and nationality, for example when you apply for a home loan.

Interaction information CRM

This includes details of your interactions with us, such as when you visit a branch, when you call us, use our online services (such as Netbank, on-line loan application, make an enquiry, provide feedback, or make a complaint).

Behavioural information

This includes information that we generate about how you use our products and services. For example, if you use our banking services, we may generate information about your spending patterns so we can help you manage your money.

Call recordings

On occasion, we monitor and record our calls with you. We will let you know if we are doing this.

Camera surveillance

For the safety of our staff and customers, we use camera surveillance, such as CCTV, to monitor SCCU premises.



Sensitive information

On occasion, we collect and handle sensitive information. This may include:

- health information (where this is relevant to an insurance policy, claim or if you're in financial difficulty and ask for hardship relief due to illness).
- race or ethnicity (for example we may ask you what language you speak if you request a translator to communicate with us).
- criminal history and political affiliation, where it is relevant for our regulatory obligations.

Information about your personal circumstances

On occasion, we may ask you to provide information about your personal circumstances so we can support you during any financial difficulties. This may include:

- information about significant life events (such as a relationship breakdown or death in the family).
- Information about family and domestic violence.
- Where you have been impacted by an emergency event or a natural disaster.
- Any unexpected changes to your financial situation (such as losing a job or incarceration).
- details of injury, illness, gambling or addiction.