

Privacy Notification

Australian Mutual Bank Ltd ABN 93 087 650 726 Australian Financial Services Licence 236476

Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

Collection and use of your information

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- To comply with legislative requirements and to prevent fraud and other criminal activities
- establish your eligibility for a loan
- establish your capacity to repay a loan.

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.

How we collect information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time.

What if you do not wish to provide us with information?

If you do not give us the information 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.

Providing your information to credit reporting bodies

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry.

The credit reporting bodies we disclose information to are Equifax Pty Ltd and illion (formerly Dun & Bradstreet).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax Pty Ltd and/or illion. Any information we provide to Equifax Pty Ltd and/or illion will be included in reports provided to credit providers to help them to assess your credit worthiness.

You can ask Equifax Pty Ltd or illion not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax Pty Ltd's policy on the management of information is available at www.equifax.com.au You can contact Equifax Pty Ltd by visiting their website at www.equifax.com.au.

illion's policy is available at <https://www.illion.com.au/privacy-policy> You can contact illion by visiting their website at <https://www.illion.com.au>

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- lawyers, conveyancers, accountants, brokers and agents who represent you
- 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, ie. insurers
- for loans guaranteed by the National Housing Finance Investment Corporation (NHFIC) as part of the First Home Loan Deposit Scheme – to the NHFIC or the Commonwealth to meet the requirements of the Scheme
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- joint borrowers and guarantors
- for property loans – property valuers and insurers and online property exchange networks for electronic conveyancing (PEXA)
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We may disclose your personal information to a lenders mortgage insurers, QBE Insurance (Australia) Limited and Genworth Financial Mortgage Insurance Pty Ltd if we decide to insure the loan. Refer to the following link to obtain the QBE's Privacy Policy:

<https://www.qbe.com/au/about/governance/privacy-policy>

Refer to the following link to obtain Genworth's Privacy Policy:

<https://www.genworth.com.au/privacy-policy>

We will also disclose your information to law enforcement and government agencies as required by law.

Our privacy policy

Our Privacy Policy is available at www.australianmutual.bank. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information.

Disclosure to overseas recipients

Depending on our commercial arrangements, we may disclose your personal information overseas. The countries where we are likely to disclose your personal information are New Zealand, Phillipines, USA, Japan, Canada, United Kingdom, Netherlands, Singapore and India. 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.

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 unauthorized access, disclosure and modification.

Contact us

Visit us at any of our branches – visit our website at www.australianmutual.bank for our branch details.

Endeavour Mutual Bank
Phone: 1300 13 14 20
Email: complaints@endeavour.bank
Website: www.endeavour.bank

Sydney Mutual Bank
Phone: 13 61 91
Email: complaints@sydneymutual.bank
Website: www.sydneymutual.bank