

bcu Privacy Notice and Consent - Membership

Privacy Statement and Consent

This Statement explains how bcu and its related bodies corporate (“we/us/our”) collect, use and disclose personal information and send communications about products and services.

Personal information is any information or opinion about an identified individual, or an individual who is reasonably identifiable. Your personal information includes information such as your name, contact details and your interactions with us (such as transactions on your account). It may also include information about you that is publicly available.

Purposes for which we collect and use personal information

We collect your personal information to: assess and process a membership request, an application for any product or service that you make or for which you are a signatory, or representative; manage our relationship with you; for internal processes including product development, strategic planning, risk management and pricing; to meet our obligations in relation to external payments, credit reporting systems, government bodies and our funding arrangements; comply with regulatory requirements; identify and (unless you tell us not to) tell you about products and services (including products and services of third parties) that may interest you.

The information we collect about you may also include sensitive information (for instance information about your health, or your membership of a professional or trade association) where we collect it for a specific purpose, for example, in assessing whether you have a pre-existing medical condition for insurance purposes.

If you use our website we may collect information about your location or activity (including whether you have accessed third party sites) to customise your experience.

We also collect your information to identify you in accordance with the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We are permitted to collect, but you are not required to provide, your Tax File Number under the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936. Information is requested about tax residency of other countries in order to help us comply with taxation laws including Common Reporting Standard, Foreign Account Taxation Compliance Act and non-resident withholding tax.

You consent to us collecting your personal information (including sensitive information) for the purpose described above. Without your information we may not be able to provide you with the services or products you require. Unless you tell us not to, by accepting the terms of this Statement, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you, including by:

- contacting you by telephone (notwithstanding registration at any time of your telephone number on the Do Not Call Register) or writing to you; and
- sending commercial electronic messages to any electronic address which you provide or for which you are responsible (and in that regard you warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses).

You can ask us not to contact you about products and services and not to disclose your information to others for that purpose by calling us on 1300 228 228.

Exchange of personal information

We may exchange personal information about you with: other persons to verify that it is correct (for example with your employers); our related bodies corporate, assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, law enforcement, regulatory and government bodies; your and our insurers or prospective insurers and their underwriters; any person we consider necessary to execute your instructions; persons with whom you make a joint application for a product or service provided by us; any financial institution to or from which a payment is made in relation to any account you have or operate; financial institutions, and debt collecting agencies.

We may disclose your personal information to our systems support and administrative service providers located overseas. The

countries to which this information may be disclosed may include the Philippines, Netherlands, the United States of America and the United Kingdom.

Further information

You have rights to access and seek correction of personal information we hold about you, and to make a complaint about a breach of your privacy rights, by contacting bcu on 1300 228 228 or at mail@bcu.com.au.

Our Privacy Policy contains information about how you may do these things and how we deal with complaints. Our Privacy Policy is available at www.bcu.com.au