

bcu PRIVACY NOTIFICATION

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 & 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
- 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 your 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

The credit reporting bodies we disclose information to are Equifax, Illion and Experian.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to any or all of these credit reporting bodies.

Any information we provide to these credit reporting bodies will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask these credit reporting bodies 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.

Each credit reporting bodies' policy on the management of information is available at:

<https://www.equifax.com.au/privacy>

<http://dnb.com.au/privacy-policy.html>

<http://www.experian.com.au/privacy>

You can contact the credit reporting bodies:

Credit Reporting body	Telephone Number	Enquire online
Equifax	1300 762 207	www.mycreditfile.com.au
Illion	1300 734 806	www.checkyourcredit.com.au
Experian	1300 783 684	www.experian.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
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans - property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.
- Service providers to help us run and administer our business

We may disclose your personal information to a lenders mortgage insurer - Genworth or QBE - if we decide to insure the loan.

Their privacy policies can be located as follows:

- Genworth www.genworth.com.au
- QBE www.qbelmi.com.au

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 <http://www.bcu.com.au/privacy-policy>. 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

Information may be provided to an electronic mail software provider located in the United States for the purpose and use of promotional activities



Your region, your money

How to contact us

You can contact us:

- in person at one of our stores
- by calling us on 1300 228 228
- by email at mail@bcu.com.au
- in writing to PO Box 1563, Coffs Harbour NSW 2450.