



# privacy policy

## Our commitment.

We value your trust in us as a Bank. It is important to us to keep your information secure and confidential.

We will comply with the Privacy Act 1988, the Australian Privacy Principles (APPs) and the Credit Reporting Privacy Code.

The Privacy Act 1988 sets out how we are to collect, use, disclose and store personal, credit and credit eligibility information. The Privacy Act 1988 also requires us to have a privacy policy.

## Outline of our policy.

Our policy sets out:

- > What information we collect and hold
- > What information we use from your credit report when you apply for a loan
- > How we collect and hold information
- > Why we collect, hold, use and disclose your information
- > How you can access your information
- > How you can correct your information
- > How you can make a complaint
- > How we will deal with your complaint
- > In what overseas countries we are likely to disclose your information

## Information we collect and hold.

We will collect and hold:

- > Your name, date of birth and evidence of identity
- > Your tax file number
- > Passwords, passcodes and secret questions used to confirm your authorisation of a transaction
- > Credit and debits to your accounts

When you apply for a loan we will also collect and hold:

- > Information about your financial position
- > Your current credit history

We may also collect and hold additional personal information about you throughout the life of the product or service, for example transactional and fraud monitoring information, such as IP address information.

We will only collect information that is related to our offering or arranging others to provide:

- > Banking products and services
- > Financial advisory services
- > Financial accommodation
- > General insurance
- > Travel services

The Privacy Act 1988 protects your sensitive information, which includes your biometrics (for example, your fingerprint or voiceprint). If we need this type of information, we'll ask your permission, except where otherwise allowed by law.

## 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.

We may also collect personal information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud.

## Information we use from your credit report.

We use your credit report to check if what you have told us about your financial history is correct.

We look at the following information:

- > What are your current loans
- > What loans have you applied for
- > If available, your repayment history on any loans and your default history
- > Any payment defaults reported by service providers such as telcos and energy companies
- > Whether there are any Court judgments against you
- > Whether you are, or have recently been, bankrupt
- > Whether you have committed any serious credit infringements

Your credit report will usually only contain information from the past 5 years. It may contain information from up to the past 7 years if you have committed a serious credit infringement.

We may ask you to explain why your credit report differs from what you have told us about your financial history.

## Why we collect, hold, use and disclose personal information.

We collect and use your information for a number of reasons, such as to:

- > Provide membership benefits, financial services and products or information about those benefits, services and products
- > Give you information about financial services and products from 3rd parties we have agreements with
- > Conduct market and demographic research in relation to the products and services our members have acquired from us
- > To comply with legislative requirements and to prevent fraud and other criminal activities

We will not send you any marketing, if you tell us not to. Please contact us in person at one of our branches, by calling us on 1300 747 747, by email at [privacy@qudosbank.com.au](mailto:privacy@qudosbank.com.au) or in writing to Locked Bag 5020 Mascot NSW 1460 Australia.

We also collect and hold personal information as required by law, for example:

- > For our register of members
- > To verify your identity
- > To assess your capacity to pay a loan

We collect and use your information:

- > When you apply for a loan – to establish your eligibility for a loan and your capacity to repay
- > When you have a loan with us – to disclose the following information to a credit reporting body:
  - > The fact that you have applied for a loan
  - > Details of the loan, when approved
  - > When payments are due
  - > Whether you have paid on time
  - > When you actually paid

## Why we collect, hold, use and disclose personal information. (continued)

We disclose your information and the fact that you have applied for a loan to other entities such as:

- > Entities that verify identity
- > Lawyers, Conveyancers, Accountants, Brokers, Agents and other service providers who represent you and/or provide services to 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
- > Qantas Airways Limited for awarding Qantas Points
- > Organisations that help identify illegal activities and prevent fraud

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

## Service providers.

In order to provide our services to you and to provide you with information about other products and services offered or distributed by us, we may disclose your personal information to organisations to whom we contract out functions.

We will not pass on your information to other organisations to join a mailing list for junk mail.

External services providers to whom we contract out some of our functions include: IT, mailing, statements, electronic payment processing, card processing, chequing, withdrawals and deposits, legal, auditing, collection and insurance.

We may disclose your personal information to them so that they can provide the services we have contracted to them. Where possible, all our service providers are subject to the APPs or to contractual arrangements imposing substantially similar obligations.

## How we hold your information.

We hold your information electronically or in hard copies at secure locations.

We have security systems and measures in place to guard against unauthorised access and to protect personal information we hold.

We will destroy or de-identify information when we no longer need it.

## Disclosure to overseas recipients.

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

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.

## How you can access and/or correct your information.

You can request access to your information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found on our website at [quodosbank.com.au](http://quodosbank.com.au).

We do not currently charge any fees for giving you access to your information.

## Making a complaint.

You may make a complaint to us if you consider that we have not complied with the relevant provisions of the APPs or relevant credit reporting provisions the Privacy Act.

You can complain:

- > In person at one of our branches
- > By calling us on 1300 747 747
- > By email at [privacy@quodosbank.com.au](mailto:privacy@quodosbank.com.au)
- > In writing to Locked Bag 5020 Mascot NSW 1460 Australia

We will deal with your complaint under our internal dispute resolution procedure.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- > Website: [www.afca.org.au](http://www.afca.org.au)
- > Email: [info@afca.org.au](mailto:info@afca.org.au)
- > Telephone: 1800 931 678 (free call)
- > In writing to: Australian Financial Complaints Authority  
GPO Box 3,  
Melbourne VIC 3001

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information.

The Commissioner can be contacted by:

- > Website: [www.oaic.gov.au](http://www.oaic.gov.au)
- > Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)
- > Telephone: 1300 363 992
- > Address: GPO Box 5218,  
Sydney NSW 2001

## Changes to our privacy policy.

From time to time it may be necessary for us to review and revise our privacy policy.

We reserve the right to change our privacy policy at any time. If we do change our privacy policy we will place amended versions of this brochure in all our branches and post an updated version on our website.

For more information contact us:

-  Call us on 1300 747 747
-  Visit [quodosbank.com.au](http://quodosbank.com.au)
-  Drop into your nearest branch

**1300 747 747 | [quodosbank.com.au](http://quodosbank.com.au)**