



Privacy notice

Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › 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
- › 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 (including previous applications for credit as well as your repayment 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.

If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

What if you don't 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 products and services you applied for.

How you can access your information

You can request access to your information at any time.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

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

When you have a loan with us, we may disclose the following to Equifax:

- > the fact that you have applied for a loan
- > details of the loan, when approved
- > when payments are due
- > your repayment history with us

You can ask Equifax 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's policy on the management of information is available at equifax.com.au.

You can contact Equifax by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street, North Sydney NSW 2060.

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- > Entities that verify identity
- > Providers of payments and card services, when you make a transaction using a payment service or a card
- > 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
- > Any person who introduces you to us
- > Your employer
- > Your joint borrower(s), account holder(s) or signatories
- > For property loans – property valuers, 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
- › 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.

Our Privacy Policy

Our Privacy Policy is available at quodosbank.com.au
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

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 to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- › In person at one of our branches
- › By calling us on 1300 747 747
- › By email at privacy@quodosbank.com.au
- › In writing to Qudos Bank Privacy Officer,
Locked Bag 5020 Mascot NSW 1460

For more information on our privacy notice simply contact us:

 Call us on 1300 747 747

 Visit quodosbank.com.au

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