



Privacy Policy

Effective date: 3 May 2019

1. Purpose

Newcastle Permanent Building Society Limited (ACN 087 651 992) AFSL and Australian Credit Licence 238273 and its related body corporates ('we', 'our', 'us') are bound by the *Privacy Act 1988* (Cth) (Privacy Act), including the *Privacy (Credit Reporting) Code 2014* (CR Code).

This Policy applies to the personal information of both our current and former customers, individuals we may deal with such as guarantors, directors and shareholders of our customers and other individuals we may deal with as part of our business. This Privacy Policy outlines:

- › how we deal with your Personal Information;
- › how you may access and seek correction of that Personal Information; and
- › how you may complain about a breach of the Australian Privacy Principles.

2. Scope

This policy applies to all Personal Information collected, held used or disclosed by us.

3. Policy

3.1 Key types of information

Certain words have special meanings when used in this Privacy Policy. These are shown below. Personal Information includes Credit-related Information. Unless stated otherwise, a reference to Personal Information in this Privacy Policy is also a reference to Credit-related Information.

Term	Definition
Personal Information	Includes any information or opinion, about an identified individual or an individual who can be reasonably identified from that information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have recorded it in a material form or not.
Credit-related Information	Credit-related Information is a type of Personal Information. Credit-related Information includes "credit information", being information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history, and any defaults. Credit-related Information also includes "credit eligibility information", being information related primarily to your credit-related dealings with other credit providers and comprises of "credit reporting information" disclosed by credit reporting bodies to us and information we derive from that information.

3.2 Collection (Solicited)

Wherever possible, we collect your Personal Information directly from you. For example, we may collect and hold Personal Information when you open an account, fill in an application form, deal with us over the telephone, send us a letter or email, visit our website, use webchat, interact with us on social media (for example Facebook), or visit us in a branch. The types of Personal Information we collect and hold will depend on the particular products and services you request from us. If you do not provide your Personal Information we cannot provide our products or services to you.

There may be occasions when we need to collect Personal Information about you from a third party. For example, we may collect Personal Information from any referees that you provide, your employer, other credit providers, and third party service providers including credit reporting bodies or insurers.

We only ask for Personal Information that is relevant to our business relationship with you. The Personal Information we collect and hold may include:

- › identifying information, like your name, contact details (e.g. telephone number, email, postal and residential address), and your date of birth;
- › information about your financial position, like your income, expenses, savings, assets, and credit arrangements;
- › your employment details;
- › your tax file number; or
- › your reasons for applying for a particular product or service.

In certain circumstances, for example when you apply for a life insurance product, we may collect and hold sensitive information such as your health details. We will only collect sensitive information directly from you, with your consent, unless we are otherwise permitted by law to do so.

If you are a guarantor, we may collect your Personal Information to assess you as a guarantor, enter into a guarantee with you and administer that guarantee. If you do not provide the information we request, we may not be able to accept you as a guarantor.

If you use our website or interact with us on social media, we collect the Personal Information that you tell us about yourself. For example, by completing an online form such as a loan application, by sending us an email, or making any postings.

We also collect Personal Information to comply with Australian laws such as:

- › the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and other anti-money laundering legislation (for example, for identity verification);
- › the *National Consumer Credit Protection Act 2009* (Cth);
- › the *Personal Property Securities Act 2009* (Cth) (for example, if relevant, for search and registration purposes);
- › the *Banking Act 1959* (Cth); and
- › the *Taxation Administration Act 1953* (Cth), the *Income Tax Assessment Act 1936* and *1997* (Cth) and other taxation laws and regulations.

If you apply for a job with us, or as part of our recruitment process, we may collect your Personal Information. The type of Personal Information we collect about you is generally the information in your application or resume, such as your name, address, contact details, employment details, referees, details of competency tests, background checks (criminal checks) and other information related to your career. We may obtain Personal Information about you from a third party (for example, nominated referees, professional bodies you claim to be affiliated with, educational institutions or other training organisations you claim to have qualifications from, employment or recruitment consultants and when receiving results of a psychological or competency test, or background check).

3.3 Credit-related Information

We may collect and hold the following kinds of Credit-related Information and disclose this information to credit reporting bodies and other entities including our insurers, valuers, and debt collection agencies:

- › credit liability information, being information about your existing finance arrangements (including the name of the credit provider, whether the credit provider holds an Australian Credit Licence, the type of finance, the day the finance was entered into, the terms and conditions of the finance, the maximum amount of finance available, and the day on which finance was terminated);
- › repayment history information which is information about whether you meet your finance repayments on time;
- › information about the type of finance that you are applying for;
- › default and payment information (including whether you have any payments that are overdue for more than 60 days and if you subsequently repay such overdue amount, the fact of that repayment);
- › scores, summaries, ratings, evaluations and other information relating to your credit worthiness which is derived by us or by credit reporting bodies wholly or partly on the basis of the information above;
- › certain administrative information relating to credit, such as account and customer numbers; or
- › court proceedings information.

We may collect and disclose this Credit-related Information for the purposes contemplated by this Privacy Policy, including assessing your application for finance and managing that finance.

This Credit-related Information may be held by us in electronic form on our secure servers and in paper form.

When we obtain Credit-related Information from a credit reporting body about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

3.4 Disclosures to credit reporting bodies

The law requires us to advise you of disclosures we may make to credit reporting bodies in relation to how we may use your Credit-related Information.

We may disclose your Credit-related Information to credit reporting bodies where the Privacy Act permits it (for example, when obtaining credit reporting information about you). A credit reporting body may include the Credit-related Information provided by us in reports provided to other credit providers to assess your creditworthiness, assess your application for finance, and manage your finance.

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged, or you have committed a serious credit infringement, then we may disclose this information to credit reporting bodies.

You have the right to request access to the Credit-related Information that we hold about you and request for us to correct that Credit-related Information if needed. (Please see the heading *Access and correction of Personal Information*, below.)

To help us reach the right people with our credit direct marketing, we may ask credit reporting bodies to “pre-screen” a list of potential recipients against our eligibility criteria to remove recipients that do not meet those criteria. The credit reporting bodies cannot use credit reporting information about your existing loans or repayment history in carrying out its pre-screening and it must destroy its pre-screening assessment once it has been given to us, or a contractor acting on our behalf.

If you do not want us to use your credit reporting information for pre-screening by a credit reporting body, you can opt-out by informing those credit reporting bodies listed on your privacy consent, whose contact details are on their websites.

You also have the right to request that a credit reporting body not use or disclose credit reporting information it holds about you in circumstances where you reasonably believe that you may have been a victim of fraud. You must contact the credit reporting body directly should this be the case. Each credit reporting body has a credit reporting policy about how they handle your information. You can contact any of the following credit reporting bodies for more information or to obtain copies of these policies at their websites:

- Equifax Pty Limited – equifax.com.au – PO Box 964, North Sydney NSW 2059;
- illion Credit Reporting Body (DBCC Pty Ltd) – illion.com.au – PO Box 7405, St Kilda Rd, Melbourne, Victoria 3004; or
- Experian Credit Services Pty Limited – experian.com.au – PO Box 7405, St Kilda Road, Melbourne, Victoria 3004.

3.5 Collection (Unsolicited)

In circumstances where we receive your Personal Information without requesting it, we will decide whether or not we could have collected the information by fair and lawful means. If so, we will treat the information in the same manner we treat all solicited Personal Information.

If Personal Information is unsolicited, and we determine that we could not have collected it by lawful means, we will destroy or de-identify the information.

3.6 Use

We may hold and use your Personal Information for the primary purpose of providing products and services to you and managing our business. Other purposes may include:

- assessing and processing your application for a product or service we offer including consumer or commercial finance products;
- establishing and operating our systems and processes to provide you with our products or services that you have requested;
- managing our relationship with you including direct marketing of our products and services;
- assessing and processing your application for a job with us;
- uses required or authorised by law;
- maintaining and developing our business systems and infrastructure.

In general, we do not use or disclose your Personal Information other than for:

- purposes set out in the privacy consent and notification;
- purposes you would reasonably expect; or
- purposes required or permitted by law.

3.7 Disclosure

We may disclose your Personal Information, for example to:

- our related companies;
- external organisations that are our assignees, successors agents or contractors;
- external contractors or service providers of ours, such as payment systems operators, mercantile agents, printers, mailing houses, valuers, research consultants and employment or recruitment consultants;
- where you have applied for a job with us, your nominated referees, professional bodies you claim to be affiliated with, educational institutions or other training organisations you claim to hold qualifications from and external organisations that provide psychological or competency tests or that complete background checks;
- entities that provide verification including on-line verification of your identity or any relevant government agency via the Document

Verification Service (details of which can be found at www.dvs.gov.au) including for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);

- insurers and re-insurers, where insurance is provided in connection with our services to you;
- superannuation funds, where superannuation services are provided to you;
- other financial institutions (for example when you apply for a loan from another finance provider and you agree to us providing information);
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- lender's mortgage insurers, where relevant to finance we have provided or you have asked us to provide;
- debt collecting agencies, if you have not repaid a loan as required;
- our professional advisors, such as advisers, accountants, lawyers and auditors;
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- certain entities that have bought or otherwise obtained an interest in our assets or business (eg by means of securitisation), or that are considering doing so, and their professional advisors;
- investors, advisers, trustees, security trustees, trust managers, reinsurers and underwriters, loan servicers or any other organisation that performs tasks in connection with purchasing, funding or managing products to borrowers;
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you;
- court, tribunal, industry body or other entity in connection with any claim, complaint or dispute relating to the approval, rejection or management of your account or service; or
- law enforcement agencies and government or regulatory authorities or other third parties, if required or permitted by law.

We will take reasonable or permitted steps to ensure that these organisations are bound by sufficient confidentiality and privacy obligations with respect to the protection of your Personal Information.

Where the Privacy Act permits it, some of the recipients to whom we disclose your Personal Information may be based overseas. It is not reasonably practicable to list every country in which such recipients are located but it is likely that such countries will include the United States, United Kingdom, Denmark, New Zealand, India, Philippines, Thailand, Singapore and China.

3.8 Security

We will take reasonable steps to protect your Personal Information from misuse, loss, unauthorised access, modification, or disclosure.

We do this by:

- installing security and access requirements for our IT systems, such as passwords, firewalls and virus scanning software;
- having document storage and destruction policies;
- only providing you your Personal Information where we are satisfied as to your identity; and
- encrypting data and other Personal Information during internet transactions (if any).

We store your Personal Information in paper and electronic form.

We take reasonable steps to protect any Personal Information.

If we no longer need your Personal Information for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

3.9 Updating your Personal Information

If we have accurate Personal Information about you, it enables us to provide the best possible service.

It is important to us that the Personal Information we hold about you is accurate and up to date. During the course of our relationship with you, we may ask you to inform us if any of your Personal Information has changed.

If you wish to make any changes to your Personal Information, you may contact us. We will generally rely on you to assist us by informing us if the information we hold about you is inaccurate or incomplete.

3.10 Access and correction of Personal Information

You may request access to the Personal or Credit-related Information that we hold about you at any time. Generally, we will acknowledge your request for access within seven days of receiving your request.

Depending on the type of request that you make we may respond to your request immediately. We will aim to provide you with the outcome of our investigation within 30 days. We may charge a fee for our costs of retrieving and supplying the information to you.

If we refuse to give you access to any of your Personal or Credit-related Information that we hold, for example because the information relates to anticipated legal proceedings or if the request is vexatious, we will provide you with reasons for our refusal.

If you believe that your Personal Information or Credit-related Information we hold about you is incorrect, incomplete or not current, you may request us to correct that information. We will acknowledge your request within seven days of receiving your request. We may need to contact other credit providers or credit reporting bodies to properly investigate your request. Where reasonable, and after our investigation, we will aim to provide you with details about whether we have corrected the Personal or Credit-related Information within 30 days.

If we refuse to correct Credit-related Information we will provide you with our reasons for not doing so.

If we refuse to correct Personal Information that is not Credit-related Information and which is held by us, you may request us to associate a statement with that record to the effect that you claim information is incorrect, inaccurate or misleading.

We will not charge you for a request to correct Personal Information held by us or for correcting such information.

3.11 Using government identifiers

If we collect government related identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never adopt a government related identifier as our own identifier for you.

3.12 Business without identifying you

In most circumstances, it will be necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with Personal Information. For example, where you make general inquiries about interest rates or current promotional offers.

3.13 Marketing

We may use your Personal Information to provide you with information about products and services, including those of third parties, which we consider may be of interest to you.

You may 'opt out' at any time if you no longer wish to receive marketing information. You may make this request by contacting us, or by 'unsubscribing' from our email marketing messages.

3.14 Destruction of Personal Information

All Personal Information collected from you adds to the ongoing and changing picture of the banking relationship between you and us. However, when your Personal Information is no longer needed for the purposes for which it was collected we will permanently de-identify or destroy your Personal Information.

3.15 Further information and complaints

If you have any questions, concerns or complaints about this Privacy Policy (including if you believe we have failed to comply with an obligation under the Australian Privacy Principles, Part IIIA of the Privacy Act or the CR Code), our handling of your Personal Information or you believe that the privacy of your Personal Information has been compromised or is not adequately protected, then please contact us.

You can raise your concerns or complaint through any of our branches, by calling us on 13 19 87, or by putting your concerns in writing. Once a complaint has been lodged we will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer you may make a complaint to the Privacy Commissioner who can be contacted at www.oaic.gov.au or by phoning 1300 363 992. Alternately, 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

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

4. Changes to this Privacy Policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices.

As a consequence we may change this Privacy Policy from time to time or as the need arises. This Privacy Policy was updated on 3 May 2019.

You may request to have this Privacy Policy provided to you in an alternative form.