

Privacy consent and notification

We cannot provide products and services to you unless you provide us with *personal information* about you and consent to our use of that *personal information*.

Personal information includes any information from which your identity is apparent.

We may collect, disclose, hold and use *personal information* about you for the purposes of:

- identifying you and establishing your tax status under Australian or foreign law or regulations, or pursuant to a treaty or agreement between Australia and another country;
- arranging and providing you with products and services that you have requested from us;
- managing products and services that you have requested from us and our relationship with you generally (including direct marketing of our products and services); and
- our internal management including accounting, administration, compliance and risk management.

If you apply for credit from us, *personal information* also includes credit related information. *Credit-related information* includes the type and amount of credit, repayment history, default information (including overdue payments), court information, your dealings with other credit providers and “credit reporting information”, being information disclosed by credit reporting bodies to us and information we derive from that information.

If you apply for credit from us we may also collect, disclose, hold and use *personal information* including *credit-related information* about you for the purposes of:

- performing tasks in connection with purchasing or funding products provided to borrowers and gathering and aggregating information for statistical, prudential, actuarial, reporting and research purposes; and
- assessing whether to securitise loan facilities and arranging the securitisation of loan facilities.

In respect to prospective borrowers we may collect, disclose, hold and use commercial or consumer credit related information about you to assess an application for consumer or commercial credit and to manage that credit.

Until you tell us otherwise we may also use your *personal information* to inform you of products and services provided by us or by our alliance partners, which we think may interest you. You can tell us not to at any branch or by phoning 13 19 87.

We may collect and disclose *personal information* about you with any:

- *credit reporting body* where you are applying for a debit card, your account becomes overdrawn or for pre-screening credit offers;
- 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;
- entity that is a related entity of ours for the purpose of allowing it to tell you about products and services offered by it that may be of interest to you;
- external contractor or service provider of ours (including an accountant, auditor, lawyer, mercantile agent, printer, mail-out provider or valuer);
- accountant, financial planner, lawyer or other adviser who is acting for you;
- person to whom we provide or propose to provide any credit, if you propose to guarantee or have guaranteed the repayment to us of that

credit, and to any other guarantor or prospective guarantor of that credit;

- entity that provides verification including on-line verification of your identity or with 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);
- *insurer* that has provided, or proposes to provide, insurance cover of any kind, for our benefit or for your benefit, in connection with a product or service that you have requested from us or have with us (including loan protection insurance or property insurance); or
- law enforcement agencies and government or regulatory authorities (including the Australian Taxation Office), which may in some instances be authorised or required by law to share your *personal information* with foreign government or regulatory authorities, but only where we are required or authorised by law to disclose your *personal information*. 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, the *National Consumer Credit Protection Act 2009* (Cth), the *Personal Property Securities Act 2009* (Cth), the *Banking Act 1959* (Cth), 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 credit from us we may also collect and disclose *personal information* including credit related information about you with any:

- other financial institution or credit provider for the purposes of assessing your creditworthiness, credit standing, credit history or credit capacity;
- employer, prospective employer or referee named in your application for credit;
- *credit reporting body* for the purpose of assessing your application for credit and managing your credit;
- accountant, financial planner, lawyer or other adviser who is acting for a guarantor or another party in relation to credit that we have provided, or propose to provide, to you;
- mortgage broker, mortgage manager or mortgage originator for the purposes of assessing an application for credit or managing credit;
- entity proposing to acquire an interest in our assets or business including by means of securitisation;
- investors, advisers, trustees, security trustees, trust managers, *re-insurers* and under writers, loan servicers or any other organisation that performs tasks in connection with purchasing, funding or managing products to borrowers; or
- external organisations that are our assignees, successors, agents or contractors.

If you apply for credit from us we may also collect and disclose *personal information* including credit related information about you with any person who proposes to guarantee, or has guaranteed, the repayment to us of any credit provided by us to you.

Identity verification using a *credit reporting body*

We may verify your identity using *personal information* about you held by a *credit reporting body*. To do this, we may disclose *personal information* about you including your name, date of birth and address to the *credit reporting body* to obtain an assessment of whether that *personal*

information matches information held by the *credit reporting body*. The *credit reporting body* may give us a report on that assessment and to do so may use *personal information* about you and other individuals in their records. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a *credit reporting body*, we will provide you with a notice to this effect and give you the opportunity to contact the *credit reporting body* to update *personal information* about you that it holds or to verify your identity using an alternative method that is acceptable to us.

Disclosure outside Australia

By consenting to the use and disclosure of your personal information as stated in this Privacy Consent and Notification and our Privacy Policy, you consent to the use and disclosure of your personal information to entities located outside Australia. You also acknowledge that by consenting to us disclosing your personal information to overseas recipients, Australian Privacy Principle (APP) 8.1 will not apply to the disclosure (which means we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the APPs) and we may not be liable under the Privacy Act if the recipient does not act consistently with the APPs.

We may send *personal information* about you to organisations outside Australia:

- to provide a product or service that you have requested;
- when we use service providers that are located outside Australia and/or do not carry on business in Australia; and/or
- to meet our obligations under Australian law or the law of another country.

Please see our Privacy Policy for more information including the locations outside Australia to which we may send *personal information* about you.

If we have issued you with a VISA card, it will be subject to the VISA Account Updater service. The service enables the electronic exchange of updated account information among participating merchants, their financial institutions and VISA card issuers (including us). We send an electronic file with updated account information to VISA whenever your account information changes (for example, a new card number or expiry date). A merchant that holds your VISA account information on file and with whom you have an ongoing payment relationship can request your up-to-date VISA account information from VISA, which responds using the information that it has received from us. The merchant will not receive updated account information if you have informed us that your card has been lost or stolen. **Please ask us before you apply for a VISA card if you have concerns about what the service may mean for you.**

Access, Privacy Policy and complaints

You can gain access to the *personal information* including *credit-related information* about you that we hold by contacting us. Our Privacy Policy explains how you can gain access to, or ask us to correct, *personal information* including *credit-related information* about you that we hold and how you may complain about a failure by us to comply with the *Privacy Act 1988* (Cth), including the Privacy (Credit Reporting) Code 2014.

A copy of our Privacy Policy and information about how to contact us are available at www.newcastlepermanent.com.au

Lenders Mortgage Insurance (LMI)

If you apply for credit that we require to be mortgage insured, we may apply to the *Insurer* described below for LMI for the loan (including any additional amount that we approve in future).

You agree that we may exchange *personal information* including *credit-related information* about you and any guarantor, to the extent permitted by privacy law, with the *Insurer* at any time and for any purpose related to LMI including to allow the *Insurer*:

- to assess the risk of insuring us in respect of the loan to you,
- to decide whether to insure us in respect of the loan to you,
- to assess the risk of default by you, and
- to determine its rights and obligations in the event of default by you.

You agree that the *Insurer* may use *personal information* including *credit-related information* about you and any guarantor, to the extent permitted by privacy law, at any time and for any purpose related to LMI including

- administering, monitoring and managing LMI and the *Insurer's* obligations under LMI generally, and
- enforcing the *Insurer's* rights under LMI or in respect of a claim.

In particular (but without limiting the general nature of the previous paragraphs), the *Insurer* may:

- receive, collect, hold, use and disclose *personal information* including *credit-related information* that you and any guarantor have provided to us to the *Insurer's* related companies, service providers, reinsurers, government agencies, external dispute resolution bodies and third party advisers,
- exchange *personal information* including *credit-related information* about you and any guarantor with its related companies, service providers (including providers of information technology services), reinsurers, us, parties involved in any securitisation program or similar transaction relating to us, and third party advisers where the *Insurer* reasonably requires the exchange of information for the purposes of fraud prevention and detection,
- exchange *personal information* including *credit-related information* about you and any guarantor with a *credit reporting body*, and
- exchange *personal information* including *credit-related information* about you and with mercantile agents, your lawyers and financial advisers, your employer, any guarantor, referees named in your loan application, and other financial institutions and credit providers.

You can gain access to the *Insurer's* privacy policy and to the *personal information* including *credit-related information* about you that the *Insurer* holds by contacting the *Insurer*.

Insurer means either:

Genworth Financial Services (Australia) Pty Limited

ABN 52 081 488 440

Level 26, 101 Miller Street, North Sydney NSW 2060

Telephone 1300 655 422 www.genworth.com.au

QBE Lenders' Mortgage Insurance Limited

ABN 70 000 511 071

Level 8, 82 Pitt Street, Sydney NSW 2000

Telephone 1300 367 764 www.qbelmi.com

Credit reporting body

A *credit reporting body* may include *personal information* including credit related information about you in a report to us about your creditworthiness. You may gain access to a *credit reporting body's* privacy policy by contacting the *credit reporting body*. You have the right to request a *credit reporting body* not to use or disclose credit reporting about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. You have the right to request that the *credit reporting body* not use your credit reporting for the purposes of pre-screening of direct marketing by us. 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 to credit reporting bodies. Our Privacy Policy contains additional information about credit reporting bodies and the disclosure and use of *personal information* including credit related information about you.

Credit reporting body means:

Equifax Pty Limited

PO Box 964, North Sydney NSW 2059

www.equifax.com.au

Experian Credit Services Pty Limited

GPO Box 1969, North Sydney NSW 2060

www.experian.com.au

Illion Credit Reporting Body (DBCC Pty Ltd)

PO Box 7405, St Kilda Rd, Melbourne VIC 3004

www.illion.com.au