

## PRIVACY STATEMENT AND CONSENT

Anyone applying for a product from Australian Defence Credit Union Ltd. ("ADCU"/"we"/"us") and anyone providing personal information to us about the application for the product must acknowledge that they have received and been given the opportunity to read this Statement. **By acknowledging receipt of this Statement you agree to the terms set out below.** This Statement explains how we **collect, use and disclose** personal information, which is information about, and that identifies, individuals. We won't use or disclose personal information about you other than for a purpose set out in this Statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose disclosed to, or authorised by, you.

We will never sell any personal information about you to another organisation. You may access your personal information that we hold at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the application fee

**1. Purpose for collecting and using personal information** - We may collect, hold and use personal information about you that is provided to us in order to:

- assess and process an application (including assessing if your current products or services meet your needs if you want to change your loan to, or you want to obtain assistance under, the Defence Home Ownership Assistance Scheme).
  - establish, provide to you and administer any facility and to execute your instructions.
  - comply with the law, including verifying your identity as required by the Corporations Act and Anti-Money Laundering & Counter Terrorism Financing Act;
  - administrate, such as accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - manage our rights and obligations in relation to external payment systems; and
  - conduct market or customer satisfaction research;
  - establish and administer alliances with organisations about the promotion, administration and use of our respective products and services.
- As you are a member of ADCU we can assume that you are agree to be sent information about or contacted about other products and services available from us which may be of interest to you, unless and until you tell us that you are not. We'll do that even if you have registered your telephone number on the Do Not Call Register. If you don't want to receive such communications then can call us on 1300 13 23 28 or send an email to [service@adcu.com.au](mailto:service@adcu.com.au);
- If personal information we collect about you is sensitive information (e.g. health status, professional/trade association membership or criminal record) you nevertheless consent to its collection by us.

**2. Disclosure of personal information** - You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate:

- credit reporting agencies and other reporting institutions;
- our agents, contractors and advisers who we engage to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian, or attorney;
- your referees, including your employer;
- regulatory bodies, agencies such as the Department of Defence, law enforcement bodies and courts;
- any person who introduces you to us and person to the extent necessary, in our view, in order to carry out any instructions you give to us;
- other organisations (including Cuscal Limited) with whom we have alliances or arrangements;
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters and mortgage insurers used by us and reinsurers of any such mortgage insurer;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of, or acquire, any interest in an obligation you owe us, their agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;

**3. Personal information about third parties** - You represent that if you supply us with personal information about another person you are authorised to do so and you agree to inform that person who we are, that we use and disclose their personal information for the purposes set out above, and that they can gain access to that information.

**IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT** - ADCU may give information about you to a credit reporting agency for the following purposes:

- (a) To obtain a consumer credit report about you, and/or
- (b) Allow the agency to create or maintain a credit information file containing information about you, including the following information:
- *identity particulars – this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number;*
  - *the fact that you have applied for credit and the amount;*
  - *the fact that ADCU is a credit provider to you;*
  - *payments overdue for at least 60 days, when ADCU has taken steps to recover;*
  - *advice that payments are no longer overdue;*
  - *cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;*
  - *the opinion of ADCU that you have committed a serious credit infringement;*
  - *when the credit provided to you has been discharged;*
  - *court judgments or bankruptcy orders made against you.*

This information may be given before, during or after the provision of credit to you.

**1. Giving Information to a Credit Reporting Agency** - ADCU has informed you that it may give certain personal information about you to a credit reporting agency. You understand that ADCU can only give limited kinds of information which are set out in the Privacy Act 1988 - examples are listed above.

**2. Exchanging Information with Other Credit Providers** - You agree to ADCU checking personal information about you with any credit provider named in your credit application, and with other credit providers that may be named in a credit report issued by a reporting agency, for any of the following purposes:

- to assess your creditworthiness
- to assess an application by you for credit
- to help you avoid defaulting on your credit obligations
- to notify a default by you
- the collection of overdue payments
- the collection of overdue payments

You understand that this information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

**3. Access to Commercial Credit Information** - For the purpose of assessing your application for consumer credit, you consent to ADCU obtaining a report containing information about your commercial activities or commercial creditworthiness, from a business which provides information about the commercial creditworthiness of persons.

**4. Access to Consumer Credit Information for a Commercial Credit Application** - If your application is for commercial credit, you consent to ADCU, in order to assess your application, obtaining from a credit reporting agency a credit report about you containing consumer credit information.

**5. Disclosure of a Credit Report to a Guarantor** - You agree that ADCU may give to a person who is a guarantor, or who you have indicated is a potential guarantor, a credit report containing information about you for the purpose of deciding whether to act as a guarantor or to inform them about the guarantee. You understand that the information disclosed can include anything about your credit worthiness, credit saving, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

**6. Important Privacy Information.** When you sign the loan application you will be giving ADCU personal information. By signing the loan application you declare and acknowledge that you have received and had the opportunity to read this Privacy Statement and Consent. For more information, see our Privacy Policy which is available on request or on our website at [www.adcu.com.au](http://www.adcu.com.au).