

Privacy Notification

'We' in this privacy consent & notification refers to Community First Credit Union Ltd ABN 80 087 649 938 (Operating as Community First Bank) as lender of record.

Privacy consent & notification We may collect, use, hold & disclose personal & credit information about you for:

- the purposes of arranging or providing credit to you, managing our business and complying with laws
- direct marketing of products & services by us
- conducting market and demographic research in relation to the products and services you and other members acquire from us
- protect the safety and security of our staff and visitors
- establish your eligibility for a loan
- establish your capacity to repay a loan
- managing our relationship with you.

The law also requires us to collect and hold information:

- for our register of members under the Corporations Act

You may gain access to this personal & credit information by contacting us or any of those parties listed at the bottom of this consent & notification. A copy of our privacy policy can be accessed at <http://www.communityfirst.com.au/Privacy>. It contains information on how you may access or seek correction of your personal & credit information, information of how we manage your personal & credit information and information about our complaints process.

Credit information includes account identification information, the loan and credit accounts you hold, the type & amount of credit, when credit accounts were opened and closed (if relevant), repayment history information, financial hardship information about you, default information (including new credit arrangements to deal with defaults, overdue payments or if a serious credit infringement is committed), court information, information about you on the National Personal Insolvency Index, and publicly available information about your credit worthiness. *Personal information* includes any information from which your identity is apparent.

Consumer & commercial credit information We may collect, use, hold, & disclose (to the entities listed below) commercial & consumer credit information about you to assess an application for consumer or commercial credit & manage credit.

Exchange information with credit providers We may seek & disclose personal & credit information about you from or to another credit provider for the purposes of assessing your creditworthiness, credit standing, credit history or credit capacity.

Exchange information with guarantors We may seek & disclose personal & credit information about you from or to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Provide information to a credit reporting body We may seek & disclose credit information from or to a credit reporting body to assess your application for credit or for an increase to your credit limit, manage your credit or for the purposes of pre-screening credit offers. The credit reporting body may include this information in reports provided to other credit providers to assist them to assess your credit worthiness.

We do not need your consent to make an information request about you to a credit reporting body. If we make a request, it may affect your credit score, or credit rating calculated by the credit reporting body.

The impact of credit information requests on your credit score or credit rating will depend on the type and amount of credit you apply for, the frequency of requests, and your credit history.

Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to below.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Exchange information with advisers, originators, mortgage insurers & dispute resolution We may disclose personal & credit information to:

- a mortgage insurer or trade insurer to assess the risk of providing mortgage insurance or assess the risk of default & in connection with any default by you;
- mortgage brokers, mortgage originators, mortgage managers to assess an application for credit or manage credit;
- financial consultants, accountants, lawyers, & advisers acting in connection with any financing provided (or proposed to be provided) to you;
- any industry body, tribunal, court or otherwise in connection with any complaint or dispute regarding the approval or management of your credit;
- other entities that may be involved in a securitisation arrangement or other joint arrangement which we use to fund or manage your loan;
- government and regulatory authorities and other organisations, if required;
- any person where we are required by law to do so or organisations involved in providing credit to you, any associate, related entity or contractor of ours (including for example stationery printing houses, lawyers, accountants, recoveries firm, marketing research or direct marketing contractors) or any person considering acquiring an interest in our business or assets;
- the Australian Government and Housing Australia in relation to the First Home Guarantee.

Overseas disclosures We may disclose your personal information (including credit-related information) overseas. The countries where we are likely to disclose your personal information to include United Kingdom, India, the Philippines, the Netherlands and USA. We will take reasonable steps to ensure that these organisations are bound by sufficient confidentiality and Australian privacy obligations with respect to the protection of your personal information, and that the information will be used only for the purposes set out in this document.

Customer identification We may disclose personal information about you to an organisation providing verification, including on-line verification of your identity, including for the purposes of the Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth) or any other purpose.

Customer identification by credit reporting body

We may verify your identity using information held by a credit reporting body (CRB). To do this we may disclose personal information such as your name, date of birth, & address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment & to do so may use personal information about you & other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect & give you the opportunity to contact the CRB to update your information held by them or verify your identity using an alternative method acceptable to us.

Please let us know if you do not agree to us verifying your identity using a credit reporting body.

If you do not provide personal information, we may be unable to provide credit.

CRB means Equifax who can be contacted & a copy of their privacy policy accessed at www.equifax.com.au/privacy

Phone: 13 8332

Email: <https://www.equifax.com.au/contact>

or Illion Australia who can be contacted & a copy of their privacy policy accessed at www.illion.com.au/privacy-policy/

Phone: 13 23 33 or +61 3 9828 3200

Email: <https://www.illion.com.au/contact-us/>

Community First Credit Union Ltd can be contacted by:

Phone: 1300 13 22 77

Email: askus@communityfirst.com.au

Address: PO Box 98 Lidcombe NSW 1825.