

PRIVACY NOTIFICATION

Community First Credit Union Limited (ABN 72 087 650 637) operating as Community First Bank ('the Bank', 'we', 'us' or 'our') provides a wide range of banking and financial products and services. We are bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act) which allows us to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

This Privacy Notice describes how we collect, use and share your personal information.

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. For details of the types of information we collect, please see our Privacy Policy.

Credit-related information means both:

- 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.; and
- Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it

We refer to personal information and credit-related information collectively as 'information' in this document

COLLECTING AND USING YOUR INFORMATION

We may collect, use, hold & disclose information about you for:

- the purposes of arranging or providing credit to you, managing our business and complying with laws and regulations
- direct marketing of products & services by us or 3rd parties we have arrangements with
- conducting market and demographic research in relation to the products and services you and other members acquire from us
- protecting the safety and security of our staff and visitors
- establishing your eligibility for a loan
- establishing your capacity to repay a loan
- managing our relationship with you
- facilitating payment and card transactions, reversals, refunds, dispute investigations and confirmation of payee service
- establishing your relationship with the account holder and confirm your identity as a representative of the account holder (including deceased account holders)
- identifying illegal and criminal activities and relevant information to prevent and detect fraud as per legislative requirements
- Verifying your employment income and history using our service provider, Equifax Verification Exchange.

The law also requires us to collect and hold information:

- for our register of members under the Corporations Act
- to establish your identity under the Anti-Money Laundering and Counter Terrorism Financing Act and submit reporting required by this Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act

We will collect personal information about your financial position from you directly when you apply for a loan, vary your loan, or increase your credit limit. We may collect information about your credit history from a credit reporting body and can do this without your consent.

If you do not give us the information we require, we may not be able to admit you to our membership or provide you with the financial products and services you applied for.

You may gain access to this 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.

CONSUMER & COMMERCIAL CREDIT INFORMATION

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

We may, with your consent, make use of our service provider, Equifax Verification Exchange, to verify your income and employment details. In doing so, we will provide some of your personal information (including your full name, date of birth, address and employment details) to Equifax.

EXCHANGE INFORMATION WITH CREDIT PROVIDERS

We may seek & disclose 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 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 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

We may disclose information about you 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 related 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.

OTHER INFORMATION DISCLOSURES

We may disclose information about you to:

- providers of payments and card services, when you make a transaction using a payment service or a card
- external organisations that are our assignees, agents, outsourced service providers or contractors
- affiliated product and service suppliers to provide information to you about their products and services
- your joint borrower(s), account holder(s) or signatories
- debt collection agencies, lawyers process servers and our accountants, advisors and lawyers
- organisations or entities that help identify illegal and criminal activities as well as preventing and detecting fraud

OVERSEAS DISCLOSURES

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

The credit reporting body that we disclose information to is Equifax.

Credit reporting body contact details:

Equifax:

Phone: 13 83 32

Mail: PO Box 964, North Sydney, NSW 2059

Website: www.equifax.com.au

Privacy Policy: www.equifax.com.au/privacy

HOW TO CONTACT US

To request access or seek correction of your information, make a complaint or for any other privacy enquiry, please contact us using one of the below methods:

Phone: 1300 13 22 77

Email: privacy@communityfirst.com.au

Mail: PO Box 98 Lidcombe NSW 1825 (attention to the Privacy Officer)

In person: Visit one of our branches.