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## PRIVACY POLICY STATEMENT

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The Greater takes your privacy very seriously and we are committed to ensuring the confidentiality of your personal information. We happily do this because we know that if you are pleased with us you will want to come back and maybe tell your friends and family about us.

From 21 December 2001 we will comply with the 'National Privacy Principles' as set out in the Privacy Amendment (Private Sector) Act 2000.

This Privacy Policy Statement tells you how we manage personal information.

### Information Collection

The types of personal information we collect and hold will depend on the particular products and services you request from us. It may include information you give us when you open an account with us, fill in an application form, contact us in person or deal with us over the phone.

We only collect information that is necessary to provide you with a product or service that you have requested. This information includes your name, contact details (e.g. telephone number and postal and residential address), tax file number and transactional information about the use of the product or service. Where relevant (e.g. in the case of a loan application) we will also collect and hold information about your financial position and information obtained from an insurer of your mortgage and from credit checks, but only if you authorise us to do so.

We may use your information for other purposes that are permitted by the Privacy Act and relevant laws or for which you would reasonably expect us to use the information.

The only personal information which we collect about you when you use our website ([www.greater.com.au](http://www.greater.com.au)) is what you tell us about yourself, e.g. by completing an online form, such as a loan application or by sending us an email. When completing an online form, a small data file known as a "cookie" is written to your hard drive to help the website customise the pages you request. The cookie is deleted once you close the browser or end the session. When using our Online Banking, a cookie is used to help the system ensure your session security. This cookie is removed when the session ends and/or you close the browser. We also use cookies to collect anonymous traffic data on our website. This helps us to determine viewing trends, like the number of people who visit our site, the pages that they find the most interesting and the time and duration of their visit.

### Use and Disclosure

We collect and use your personal information for the primary purpose of:

- Opening an account for you
- Assessing an application by you for a product or service
- Providing you with the product or service that you have requested.

We may use or disclose your personal information for purposes related to the main purpose for which we collect it, such as:

- Administering, monitoring, evaluating and managing the product or service you have with us
- Internal accounting and administration
- Providing you with information about other products and services offered by us or a related company of the Society
- Complying with regulatory requirements
- Managing our relationship with you.

We may disclose your personal information to a related company of the Society but it will remain confidential. This will allow them to tell you about products and services offered by them that may be of interest to you.

We may also disclose your personal information to external service providers who conduct specific activities for us, such as organisations to whom we outsource our mail functions. This information remains the property of the Society and the external service provider will be subject to strict confidentiality and non-disclosure obligations.

If you do not wish to receive direct marketing information from us, you can tell us by calling 1300 651 400 and we will ensure that your request is complied with.

Furthermore, we may disclose your personal information if, for example:

- You have given us your express or implied consent to disclose the information
- The disclosure is required by law (e.g. under a Court order or subpoena or a law that allows a Government agency, such as the Australian Taxation Office, to demand that we disclose information about your account)
- The disclosure is permitted or authorised by law (e.g. under the Privacy Act 1988)
- We need to protect our interest (e.g. in legal proceedings to which we are a party)
- The disclosure is required in the public interest (e.g. where a crime or fraud has been committed).

We will not disclose names and addresses to third parties for the sole purpose of enabling them to direct market their products and services to you.

## **Security**

We will take reasonable precautions and security measures to keep your personal information secure and protect it from loss and misuse and from unauthorised access, modification and disclosure.

## **Updating Your Personal Information**

Generally, if you request us to do so, we will amend any personal information about you held by us which is inaccurate, incomplete or out of date. If we disagree with you about the accuracy, completeness or currency of a record of your personal information held by us, we will, if you request us to do so, take reasonable steps to associate with that record a statement to the effect that you claim this to be the case.

## **Obtaining Access to your Personal Information**

You can ask us to provide you with access to your personal information. Requests for a large amount of information that is not currently in use, may attract a fee and require additional time before a response can be given. In some cases, we are entitled under the National Privacy Principles to refuse to give you access to your personal information. This includes circumstances where giving you access would prejudice negotiations we are having with you, prejudice investigations of unlawful activity or prejudice activities carried out by or for a law enforcement agency.

You can contact us by calling **1300 651 400**.

If we deny your request for access to information we will advise you why we have denied you access.

There are certain types of information that cannot be provided to you but we will explain that when you contact us.

## **Changes to this Privacy Policy Statement**

We may change this Privacy Policy Statement from time to time, but will remain bound by any legislative requirements. We may notify you about changes to this Privacy Statement by posting an updated version on our Website ([www.greater.com.au](http://www.greater.com.au)).

## **Further Information and How to Contact us**

You can ask us for more information about the way we manage your personal information. If you would like to access your personal information or have a complaint or enquiry, you can contact us by calling 1300 651 400 at the following times:

**8am – 5.30pm Monday to Friday**

**8am – 1pm Saturday**

**OR**

**Email us at [webenquiry@greater.com.au](mailto:webenquiry@greater.com.au)**

**OR**

**Fax us on 02 4979 9112**

**OR**

**Mail your correspondence to:**

**PO Box 173**

**Hamilton NSW 2303**

**OR**

**If you have access to the Document Exchange send correspondence to:**

**DX 7863**

**Newcastle**