

Application for Credit / Request for Information

Before you sign this declaration, you should make sure you have read our Privacy and Credit Reporting Policy. You can always find the most up-to-date version on our website at www.greater.com.au/legal/privacy-policy, or request a copy free of charge by visiting any of our branches or by contacting us on 13 13 86.

References to "Greater Bank", "our", "us" or "we" means Greater Bank, part of Newcastle Greater Mutual Group Ltd ABN 96 087 651 992, AFSL/Australian credit licence 238273 ("NGM Group").

What is personal information?

Personal information is information or an opinion about an individual who is identified or who can be reasonably identified (for example, your name and date of birth). It includes credit-related information and sensitive information.

Credit-related information is a type of personal information. It includes:

- "*credit information*", which is personal information that has a bearing on credit that has been provided to you or that you have applied for, including credit for personal, domestic or household purposes and in connection with a business (such as your identification details, information about your account, the type and amount of credit, your repayment history information, such as whether you have made or missed a payment on your credit facility and financial hardship information if you have entered into a financial hardship arrangement);
- "*credit eligibility information*", which is information related primarily to your credit-related dealings with other credit providers and includes credit reporting information disclosed by credit reporting bodies to us; and
- "*CP derived information*", which is personal information that is derived from credit reporting information about you disclosed to us by a credit reporting body, that has a bearing on your credit worthiness and is used, has been used or could be used in establishing your eligibility for consumer credit, such as our internal credit scores.

Sensitive information is another type of personal information. This is information which is sensitive in nature (for example, your racial or ethnic origin, your political opinions, religious or philosophical beliefs, membership of a professional or trade association or union, and health information). We only collect sensitive information from you if it is necessary in the circumstances and you have consented to that collection.

1. How is your personal information collected?

Most of your personal information (including credit-related information) will be collected directly from you. For example, we will collect your personal information:

- when you submit an application (or other form) to us or provide us with supporting documents or otherwise apply for products or services offered or distributed by us;
- when you deal with us (including when you make an enquiry or complaint) by email, SMS, mail, telephone, online or in any of our branches;
- when you visit our website; and
- when you enter into a competition we are running or when we sponsor you or an event you are involved with.

We may also collect your personal information when you use our products and services (for example, when you use your account with us to make transactions or repayments).

In some circumstances, we may need to obtain personal information (including credit-related information) about you from others. For example, we may collect information about you from:

- our related companies;
- current and/or previous employers (for example, to confirm your employment and income details);

- other credit providers;
- the borrower, if you are a guarantor or an additional card holder;
- the account holder, if you are an additional card holder;
- a joint account holder;
- publicly available sources of information, such as public registers, social media, LinkedIn and other online networks or platforms;
- your representatives (for example, your legal advisor, accountant, financial advisor, executor, administrator, guardian, trustee, or attorney);
- any referees you provide;
- other organisations who, jointly with us, provide products or services to you (including persons who we arrange or distribute products on behalf of);
- our service providers, such as credit reporting bodies, and companies that provide fraud prevention reports or provide identity verification services; and
- any other person (for example, a spouse or other relative) who holds personal information that we need to provide a product or service to you, and it is otherwise unreasonable or impractical to obtain that information directly from you.

2. Why do we collect, hold, use and share your personal information?

We collect, hold, use and share your personal information (including credit-related information) so that we can provide products and services to you, and manage or administer our business and our relationship with you.

We may collect, hold, use and share your personal information so we can:

- confirm your identity;
- undertake due diligence in relation to you (for example, your tax and employment status) or any security;
- provide you with information about our products and services;
- consider your or a borrower's request for products and services (including to assess your eligibility for a product or service, or to act as a guarantor, signatory, representative or additional card holder);
- process your application for our products and services;
- derive scores, ratings and evaluations relating to your credit worthiness which we use in our decision-making processes and unsuitability assessments;
- carry out your instructions;
- establish, provide and administer the products and services we provide to you;
- process payments and invoices, and collect overdue payments;
- contact you and manage our relationship with you (including dealing with any complaints or enquiries you have made), and improve our service;
- discuss with you (or, where the law allows, a relevant third party like a relative or carer) any unusual behaviour in relation to your account with us;
- manage our business (for example, to conduct market research, to manage and develop our business systems and infrastructure, and to manage our rights and obligations with third parties);
- tell you about other products or services that may be of interest to you (unless you tell us not to) or run competitions and sponsorship programmes;
- consider hardship requests;
- minimise risks and identify illegal activities (such as fraud, money laundering or terrorism financing and other misconduct) or other activities that may materially impact a product or service that we provide to you;
- undertake debt recovery and enforcement activities and deal with serious credit infringements as well as assisting other credit providers to do the same;
- manage legal action you or we are taking;
- develop and plan new products and services, conduct research and analytics, and carry out any internal audits;
- administer and manage any arrangements or dealings you have with us; and
- comply with laws, regulations and codes that bind us, and assist government or law enforcement agencies. For example, various Australian laws may require or authorise us to obtain information about you, such as:
 - the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and other anti-money laundering legislation (for example, for identity verification);
 - the *National Consumer Credit Protection Act 2009* (Cth);
 - the *Personal Property Securities Act 2009* (Cth) (for example, if relevant, for search and registration purposes); and
 - the *Taxation Administration Act 1953* (Cth), the *Income Tax Assessment Act 1936* and *1997* (Cth) and other taxation laws and regulations.

We may also use or share your information for other reasons where the law allows or requires us to do so (for example, a court, tribunal or external dispute resolution ruling or rule), or for any other purpose you have consented to.

Can we use your personal information for marketing products and services?

From time to time, we may use your personal information to tell you about products or services (including those of third parties) that we think you might be interested in. We will do this unless you ask us not to.

We may contact you by mail, email, telephone, SMS, or any other online, digital or electronic means. We might also provide your details to other organisations for marketing purposes.

You can let us know at any time if you no longer wish to receive marketing information by:

- clicking the "Unsubscribe" link in our email marketing messages (which will always include this link); or
- contacting us using the details set out in section 9.

3. What if you don't want to provide us with your personal information?

If you do not provide us with your personal information (including credit-related information), we may be unable to:

- provide you with the products or services you or a borrower have requested;
- assist or deal with you; or
- administer and manage our products or services, or our relationship with you.

We may freeze your access to a particular product or service, and cancel that product or service, if you do not provide us with information that we reasonably request and need to provide you with that product or service.

If you have a question of a general nature, you can choose to do this anonymously or by using a pseudonym – however, we might not always be able to interact with you in this way as there are laws that require us to know who we're dealing with.

4. Who do we share your personal information with?

Where permitted under the *Privacy Act 1988* (Cth), we may share your personal information (including credit-related information) with third parties, including:

- our related companies, assignees, agents, contractors and external advisors (including our accountants, tax advisors, auditors and lawyers);
- your agents, representatives or anyone who acts on your behalf (including your legal advisor, mortgage broker, financial advisor, accountant, executor, administrator, parent, guardian, trustee, attorney or referee);
- any person who makes a joint application for a product or service with you;
- any additional card holders or joint account holders;
- businesses and other persons who provide services to us (for example, organisations we use to verify your identity, organisations that assist with research and analytics, payment system operators, payment network operators, organisations that produce cards, cheque books or statements for us, information technology service providers, information technology shared service providers, valuers, quantity surveyors, real estate (including managing) agents and mailing houses);

- other organisations that we arrange or distribute products for or who have referral arrangements in place with us (e.g. financial advisors);
- organisations and persons involved in surveying or registering security property or who have an interest in security property;
- your and our insurers or re-insurers, where the insurance is in connection with a product or service we provide to you;
- your current and prospective co-borrowers, guarantors, co-guarantors or security providers;
- the borrower, if you are a guarantor;
- your current and/or previous employers (for example, if we need to confirm your employment), or any other person we need to verify your information with;
- credit reporting bodies (including so that your personal information can be included in your credit report and shared with other credit providers that participate in the credit reporting system);
- other credit providers, banks and financial institutions;
- debt collection agencies;
- fraud reporting agencies;
- national, state or territory authorities that give assistance to facilitate the provision of our products and services to you;
- any registers that relate to the services we provide (for example, the Personal Property Securities Register);
- entities that help identify and investigate inappropriate or illegal activity, such as fraud;
- entities that obtain an interest in your credit product (or are considering doing so) or that might otherwise be involved in a securitisation and their professional advisors (including investors, trustees, security trustees, managers, lenders' mortgage insurers and rating agencies);
- statutory authorities (such as the Reserve Bank of Australia), government departments and agencies, external dispute resolution services, any court and law enforcement agencies or regulators; and
- any other person (such as a relative, guardian, agent, person appointed to manage your affairs or a carer) if we believe that disclosure is necessary to protect us or you, or is otherwise in your interest.

In some circumstances, we may require your consent before being able to share your personal information.

Sending personal information outside of Australia

We may need to share some of your personal information (including credit-related information) with organisations overseas (or organisations that have overseas or cloud-based data access or storage). The countries in which these overseas recipients are likely to be located include New Zealand, the United States, the United Kingdom, the Philippines, Canada and Germany.

We will only share personal information with overseas recipients for the purposes set out in this declaration and our Privacy and Credit Reporting Policy.

Electronic verification

We may also share your name, residential address and date of birth to credit reporting bodies so they can tell us whether this matches the information held in their records to enable us to verify your identity. If this verification is unsuccessful, we'll let you know and will ask you to provide documents to prove your identity instead.

If you do not want your verification to be performed electronically in this way, we may not be able to proceed with your application.

5. How do we exchange information with credit reporting bodies?

When you apply to us for credit or choose to be a guarantor, we may obtain a credit report about you from a credit reporting body. A credit report tells us about your credit history and other credit-related information collected, which we use to assess your credit worthiness. We may use your credit report to assess applications for consumer or commercial credit, assess the suitability of a proposed guarantor for a credit contract, assist in the avoidance of a credit default and the collection of overdue payments and assist with the internal management of credit and pre-screening.

The law limits what information we can give to credit reporting bodies, what they can give to us, and how we can use credit reports.

We may collect and share credit-related information with credit reporting bodies about your credit accounts. The information we can collect and share with credit reporting bodies includes:

- your identity;
- the type and amount of credit you have or have applied for – like credit cards, home loans, or personal loans;
- how much you've borrowed;
- if you've made all your repayments;
- if you have entered into a financial hardship arrangement; and
- if you've defaulted, committed fraud or another serious credit infringement.

Credit reporting bodies include this information in their reports to assist other credit providers to assess your credit worthiness.

We can also ask credit reporting bodies to give us your overall credit score, and may use credit-related information from credit reporting bodies together with other information to arrive at our own scoring of your ability to manage credit.

You can find out more about how we use, collect and share your credit-related information in the Privacy and Credit Reporting Policy. That policy also details your right to access your credit-related information from us, to request that it be updated or corrected, and to make a complaint to us about how we handle your personal/credit-related information.

The credit reporting bodies we may deal with are:

- Equifax Pty Ltd
www.equifax.com.au
- Illion Australia Pty Ltd (formerly Dun & Bradstreet)
www.illion.com.au
- Experian Australia Credit Services Pty Ltd
www.experian.com.au

You can obtain their privacy policies on their websites.

If you would like more information on how credit reporting works in Australia visit the Credit Smart website www.creditsmart.org.au/

Direct marketing using your credit-related information

From time to time, we may ask credit reporting bodies to use your credit-related information to pre-screen you for direct marketing purposes (for example, to determine your eligibility for certain credit products). You can ask a credit reporting body not to use or give your credit-related information in this way. To do so just contact the credit reporting body using the contact details noted on their websites above.

What if you think you are a victim of fraud?

If you believe on reasonable grounds you are or are likely to be a victim of fraud (including identity fraud), you can ask a credit reporting body not to use or give your credit-related information to anyone for a 21 day period (unless the use or

disclosure is required by law). This is known as the **initial ban period**. It's a good idea to make requests to each credit reporting body, as you may have a credit report with more than one credit reporting body.

At least 5 business days before the end of the initial ban period, the credit reporting body will get in touch to inform you that you can extend the ban period and explain what information you need to provide to support your allegation of fraud. If you do not make a request to extend the ban period, or the credit reporting body does not believe on reasonable grounds that you have been or are likely to be a victim of fraud, the ban period will end at the end of the ban period. If you make a request to extend the ban period, and the credit reporting body believes on reasonable grounds that you have or are likely to be a victim of fraud, the credit reporting body must extend the ban period by a period that it considers reasonable in the circumstances and provide you with notice of the extension. The same process will apply for each subsequent ban period.

6. Personal information about third parties

If you provide us with information about another person, please make sure you have that person's permission before doing so. You should also tell them that they can refer to our Privacy and Credit Reporting Policy on how we'll handle their personal information, and that they have a right to access the information that we hold about them.

7. Sharing your personal information with insurers

If we provide credit to you, we may require lenders' mortgage insurance from one of the insurers used by us. If this is the case, the insurer may obtain personal information (including credit-related information) about you from us or from a credit reporting body.

The insurers used by us are:

Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305
Level 26, 101 Miller Street
North Sydney NSW 2060
Ph: 1300 655 422
www.genworth.com.au/privacy-policy

QBE Lenders' Mortgage Insurance Ltd

ABN 70 000 511 071
Level 18, 388 George Street
Sydney NSW 2000
Ph: 1300 367 764
www.qbelmi.com

You can find a copy of their privacy and credit policies on their websites. This will contain information about how you can access and correct any information they hold about you, and how you can make a complaint to them about how they handle your information.

How will the insurer use your personal information?

The insurer may collect and use your personal information (including credit-related information) in order to secure and administer lenders' mortgage insurance they provide to us, for example to:

- assess whether you or your guarantor will be able to meet your obligations to us;
- administer and vary the insurance cover provided to us (including for securitisation purposes, and if you make an application for hardship);
- deal with claims and recovering proceeds (including to enforce a loan);
- comply with laws, and assist government or law enforcement agencies. For example, various Australian laws may require

or authorise us to obtain information about you, including the *Insurance Contracts Act 1984* (Cth).

The insurer may also use or share your personal information for other reasons where the law allows or requires, or for any other purpose you have consented to.

What if you don't want to provide your personal information to the insurer?

If you don't provide your personal information, the insurer will be unable to issue lenders' mortgage insurance to us, and we may be unable to provide credit to you.

Who does the insurer share your personal information with?

Sometimes the insurer may share your personal information (including credit-related information) with third parties for the reasons stated above (or any other reason permitted by law), including to:

- their related companies, assignees, agents, contractors and external advisors (including their accountants and lawyers);
- their agents, representatives or anyone who acts on your behalf (including your legal advisor, mortgage broker, financial advisor, accountant, executor, administrator, guardian, trustee, attorney or referee);
- us;
- your current and/or prospective co-borrowers, guarantors, co-guarantors or security providers;
- other insurers, re-insurers, valuers, claims assessors and investigators;
- your current and/or previous employers (for example, if they need to confirm your employment), or any other person they need to verify your information with;
- credit reporting bodies;
- other credit providers, banks and financial institutions, and payment system operators;
- debt collection agencies;
- the borrower, if you are a guarantor;
- businesses who provide services to the insurer (for example, data consultants and IT contractors); and
- statutory authorities (such as the Reserve Bank of Australia), government departments and agencies, external dispute resolution services, any court, and law enforcement agencies or regulators.

8. Further information

More information about how we manage your personal information and credit-related information is set out in our Privacy and Credit Reporting Policy. Our Privacy and Credit Reporting Policy includes information on:

- the management of credit-related information by us;
- how you can access the personal information (including credit-related information) we hold about you and ask for it to be updated or corrected;
- what you can do if you're concerned about our handling of your personal information (including a breach of the Australian Privacy Principles, Part IIIA of the *Privacy Act 1988* (Cth) and the *Privacy (Credit Reporting) Code 2014*) and how we will deal with your complaint; and
- how we collect, hold, protect, use and share your personal information in more detail.

You should make sure you've read our Privacy and Credit Reporting Policy before you sign this declaration. If you have any further questions about our privacy practices, you can contact our Privacy Officer.

If you would like more information on how credit reporting works in Australia visit the Credit Smart website www.creditsmart.org.au/

9. How can you contact us?

You can contact us in any of the following ways:

In person: At any of our branches

By mail: Privacy Office, Greater Bank, PO Box 173, Hamilton NSW 2303

By phone: 13 13 86 (Monday–Friday 8.00am–6.00pm and Saturdays 8.00am–1.00pm)

By email: customervoice@greater.com.au

Your declaration

I/we the undersigned each confirm that I/we have read this declaration and that:

- if not already a member of NGM Group and if identified as an "applicant" below, I/we agree to become a member of NGM Group if my/our application is approved and to be bound by NGM Group's constitution. Membership of NGM Group includes undertaking to contribute to NGM Group an amount not exceeding \$1.00 if NGM Group is wound up before I/we cease to be a member or within 12 months of ceasing to be a member;
- I/we allow NGM Group to collect, use, hold and share my/our personal information and credit-related information as described in this declaration and NGM Group's Privacy and Credit Reporting Policy;
- I/we allow NGM Group to send my/our personal information to credit reporting bodies for the purpose of verifying my/our identity. I/we also allow credit reporting bodies to disclose to NGM Group whether my/our personal information matches (in whole or part) the information held by a credit reporting body;
- I/we allow NGM Group to obtain credit-related information about me/us from a credit reporting body (including if I am/we are a guarantor);
- I/we allow NGM Group to share my/our personal information and credit-related information with another credit provider to assess my/our application for credit, or for any other purpose permitted under law;
- I/we allow NGM Group to share my/our personal information and credit-related information with a current guarantor, or with a prospective guarantor to enable him/her/it to decide whether or not to act as a guarantor or to offer property as security;
- I/we allow NGM Group to share my/our personal information with organisations outside Australia. I/we understand that this means that NGM Group will not be required to take reasonable steps to ensure that an overseas recipient of my/our personal information will not breach the Australian Privacy Principles (**APPs**), and that NGM Group will not be liable under the *Privacy Act 1988 (Cth)* if the recipient does not act consistently with the APPs and that I/we may not have any remedy or protection under foreign law; and
- I/we allow NGM Group and its affiliates to send me/us marketing material.

If I/we are applying for a credit card, in signing this declaration, I/we acknowledge that I/we have been given a Greater Bank Credit Card Key Fact Sheet.

Name of Applicant 1 (print)

Name of Applicant 2 (print)

Signed by Applicant 1

Date

Signed by Applicant 2

Date

OR

Name of Guarantor (print)

Name of Guarantor (print)

Signed by Guarantor

Date

Signed by Guarantor

Date