

Greater Bank Limited (ABN 88 087 651 956) ('we', 'us', 'our') is committed to the protection of your personal information because it is important to us. In addition, we are bound by the Privacy Act 1988 (Cth) (Privacy Act) in the way we do that.

This Privacy and Credit Information Policy (Policy) outlines how we handle your personal information, including your credit-related personal information. If we agree with you to use or disclose any of your personal information in ways which differ to those stated in this Policy, the provisions of that agreement will prevail to the extent of any inconsistency.

## 1. Key types of personal information

"Personal information" means information or an opinion about an individual who is identified, or who can reasonably be identified, from the information, whether or not that information or opinion is true.

"Credit-related information" is a type of personal information, and includes:

- "Credit eligibility information", which is information we have obtained from a credit reporting body, and any information that we derive from it, including information about an individual's credit worthiness, and
- "Credit information", which is information about your identity, the type, terms and maximum amount of credit provided to you (including when that credit was provided and when it was repaid), repayment history information, default information (including overdue payments), information that previously overdue payments are no longer overdue, information about new credit arrangements the individual has made with a credit provider, details of any serious credit infringements, court proceedings information, personal insolvency information and publicly available information.

## 2. Collection

We only ask for personal information relevant to our business relationship with a customer. When you apply for one of our products or services, we may collect and hold:

- identifying information, like your name, date of birth, address and other contact details
- information about your financial position, like your income, expenses, savings and assets and any (other) credit arrangements
- your employment details
- your tax file number, and
- your reasons for applying for a product or service.

Where you apply for a credit product, we will collect credit-related information about you. Additionally, in some limited circumstances we may collect sensitive information, such as where we collect health information in relation to a request for hardship assistance.

Throughout our relationship with you, we may collect and hold additional personal information about you, including transaction information, records of your correspondence (including email correspondence) with us, and information you provide through our website, such as through real time surveys seeking feedback on your experiences in using our website.

Wherever possible, we will collect personal information directly from you. This information will generally come from what you provide in your application for one of our products or services and supporting documentation.

We may also collect personal information about you from third parties, such as any referees that you provide, your employer, other credit providers and third party service providers including credit reporting bodies.

## 3. Purposes for which we handle personal information

We may collect, hold, use and disclose your personal information for the purposes of providing products and services to you and managing our business and our relationship with you. This may include:

- assessing and processing an application you make for the products and services we offer, or for which you are a signatory, guarantor or representative
- identifying you and verifying your identity
- establishing, providing and administering the products and services we provide to you
- carrying out your instructions
- charging and billing
- complying with legislative or regulatory requirements
- maintaining and developing our business systems and infrastructure
- internal purposes including research and development, planning, risk management and pricing
- collecting overdue payments under our credit products
- managing our rights and obligations regarding external payment systems, government bodies, credit reporting systems and our funding arrangements, or
- (unless you tell us not to) telling you about products and services that we think may be of interest to you.

In general, we do not use or disclose your personal information for a purpose other than:

- a purpose set out in this Policy
- a purpose you would otherwise reasonably expect
- a purpose required or permitted by law, or
- a purpose otherwise disclosed to you to which you have consented.

## 4. Disclosure

Where necessary, we may disclose your personal information to others, for example:

- our related companies
- other persons (such as your employer) to verify that it is correct
- any person with whom you make a joint application for a product or service
- your current and prospective co-borrowers, guarantors, co-guarantors and security providers
- our assignees, agents, contractors and external advisers
- our external service providers, such as organisations we use to verify your identity, payment systems operators, mailing houses and research consultants
- your and our insurers, prospective insurers, lenders' mortgage insurers and re-insurers
- other credit providers and financial institutions
- any financial institution to or from which a payment is made in relation to any account you hold or operate
- credit reporting bodies
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- certain entities that obtain an interest in your credit product, or that are considering doing so, and their professional advisors
- your agents, executors, administrators, guardians, financial managers or attorneys
- your representatives, for example, your lawyer, accountant, auditor, mortgage broker, financial advisor or attorney, as authorised by you, or
- if required or authorised by law, to law enforcement, government, dispute resolution and regulatory authorities.

We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Securities Register.

We will take reasonable steps to ensure that these recipients are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may disclose your personal information overseas. The countries where we are likely to disclose your personal information include New Zealand, United States of America, Philippines and/or Germany. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this Policy.

## 5. Security

We hold personal information in both paper-based and electronic files. We take all reasonable steps to ensure that all personal information is protected from:

- misuse, interference and loss, and
- unauthorised access, disclosure or modification.

In particular, any personal information which we transmit via the internet is encrypted. However, we cannot guarantee that any information transmitted via the internet by us, or yourself, is entirely secure. To assist with securing your information, we ask you to keep your passwords and personal identification numbers safe, in accordance with our suggestions in our Deposit and Credit Accounts Term and Conditions.

When we no longer require your personal information (including when we are no longer required by law to keep records relating to you), we take reasonable steps to ensure that it is destroyed or de-identified.

## 6. Website

This section explains how we handle personal information collected via our website. If you have any questions or concerns about transmitting your personal information via the internet, you may contact our Customer Service & Administration Manager, whose details are in paragraph 14 of this Policy, as there are other ways for you to provide us with your personal information.

### Visiting our website

Any time you access an unsecured part of our website, that is, a public page that does not require you to log on, we will collect information about your visit, such as:

- the time and date of the visit
- any information or documentation that you download
- your browser type, and
- internet protocol details of the device used to access the site.

For more information see our website Terms and Conditions at [www.greater.com.au](http://www.greater.com.au).

## 7. Access

You may request access to the personal information that we hold about you at any time from your local branch or by calling our Contact Centre on 1300 651 400 during business hours.

We will respond to your request for access within a reasonable time. If we refuse to give you access to any of your personal information, we will provide you with reasons for the refusal and the relevant provisions of the Privacy Act that we rely on to refuse access. You can contact our Customer Service & Administration Manager if you would like to challenge our decision to refuse access.

We may recover the reasonable costs of our response to a request for access to personal information.

## 8. Accuracy

We take reasonable steps to make sure that the personal information that we collect, hold, use and disclose is accurate, complete and up-to-date. However, if you believe your information is incorrect, incomplete or not current, you can request that we update this information by contacting your local branch or by calling our Contact Centre on 1300 651 400 during business hours.

## 9. Marketing

We may use your personal information, including your contact details, to provide you with information about products and services, including those of third parties, which we consider may be of interest to you. We are permitted to do this while you are our customer, and even if you are on the Do Not Call Register.

We may also provide your details to other organisations for specific marketing purposes.

You may opt out at any time if you no longer wish to receive marketing information or do not wish to receive marketing information through a particular channel, like email. You may do so by contacting your local branch or by calling our Contact Centre on 1300 651 400 during business hours, or by 'unsubscribing' from our email marketing messages, which always include an unsubscribe option.

## 10. Exchange of information with credit reporting bodies

When you apply to us for credit or propose to be a guarantor, we may obtain a credit report about you from a credit reporting body. A credit report contains information about your credit history which we will use to make our own assessment of your creditworthiness.

If you fail to meet your payment obligations in relation to consumer credit or you have committed a serious credit infringement, we may disclose this information to a credit reporting body.

Credit reporting bodies may include the credit-related information we exchange with them in credit reports given to credit providers to assist them in assessing your credit worthiness.

To help reach the right people with direct marketing for credit products, credit providers may ask a credit reporting body to "pre-screen" a list of potential recipients of direct marketing against eligibility criteria to remove recipients that do not meet those criteria. If you do not want your credit-related information used for pre-screening by a credit reporting body, you can request that the credit reporting body not use your credit-related information in this way. If you are a borrower, unless you ask us not to, you may still receive direct marketing from us that has not been "pre-screened".

You can ask a credit reporting body not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If you are applying to be a borrower, guarantor or security provider, you agree to us accessing your personal information (including credit-related personal information) held with a credit reporting body, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

The credit reporting bodies we may use include:

- Equifax and Solutions Ltd – [www.veda.com.au](http://www.veda.com.au)
- Dun & Bradstreet (Australia) Pty Ltd – [www.dnb.com.au](http://www.dnb.com.au)
- Experian Australia Credit Services Pty Ltd – [www.experian.com.au](http://www.experian.com.au).

You may obtain the privacy policy of these credit reporting bodies from the above websites.

## 11. Changes to this Policy

We may make changes to this Policy from time to time (without notice to you) that are necessary for our business requirements or compliance with the law. Our current Policy is available on our website [www.greater.com.au](http://www.greater.com.au)

## 12. Questions and complaints

If you have any questions, concerns or complaints about this Policy, or our handling of your personal information (including credit-related information), please contact your local branch or call our Contact Centre on 1300 651 400 during business hours. You can also contact the Customer Service & Administration Manager if you believe that the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, the Customer Service & Administration Manager will respond to you as soon as possible. We will aim to deal with your complaint at the time of your complaint. If you are not satisfied with the response you receive, please let us know and our Disputes Committee will investigate further and respond to you.

Our Customer Service & Administration Manager's contact details are:

**Address:** PO Box 173, Hamilton NSW 2303

**Telephone:** 1300 651 400

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

If you are still not satisfied, you can contact the following external bodies that deal with privacy complaints. Subject to the dates referred to below, any of these bodies may forward your complaint to another external dispute resolution body if it considers the complaint would be better handled by that other body.

Who you can complain to:

### [Australian Financial Complaints Authority](#)

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

### [Office of the Australian Information Commissioner](#)

Online: [www.oaic.gov.au](http://www.oaic.gov.au)

Email: [enquiries@oiac.gov.au](mailto:enquiries@oiac.gov.au)

Phone: 1300 363 992

Mail: Office of the Australian Information Commissioner

GPO Box 5218, Sydney NSW 2001