



## Privacy notice.

By completing an application, you are providing your personal information to ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 and its subsidiaries and associated companies (collectively **ME, we, us, our**) for the primary purpose of assessing your application, verifying your identity and then establishing and administering your account. Your personal information may also be used and disclosed to third party service providers for these purposes as well as where we or our related companies need to comply with certain laws and regulations. Without this information we may not be able to consider or approve your application or provide our services.

Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations, including your payment obligations, information contained in a credit report about you and information about your credit worthiness that has been derived from a report about you. You must only give us information about any other person with their permission, and only if you have taken them through this privacy notice.

## Collection of information.

Some laws require or authorise our collection and disclosure of your personal information, including:

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- the National Consumer Credit Protection Act 2009 (Cth);
- the Income Tax Assessment Act 1936 (Cth); and
- the Taxation Administration Act 1953 (Cth);

We also collect your personal information (including, as permitted by law, information derived from a credit report) for the purposes of:

- considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis;
- information technology systems development and testing;
- arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers);
- investigating, resolving and preventing complaints;
- conducting fraud assessments; and
- reporting and data analytics, including for regulatory, management, statistical or research purposes.

In addition, (unless you instruct us otherwise) we may use your personal information (other than information derived from a credit report) to inform you about any of our products, or those of our related companies and alliance partners, that may be of interest to you and if you are a member or a customer of one of our related companies or alliance partners (including a third party that we have arrangements with), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes.

## Use and disclosure of information – general.

We may disclose your personal information (including, as permitted by law, information derived from a credit report) for the purposes above to:

- our related bodies corporate, insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors);
- any person acting on your behalf, including your legal and financial advisers;
- your broker (if applicable);
- government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- third parties providing fraud detection services;
- external complaint resolution bodies (for example, the Australian Financial Complaints Authority (AFCA));
- any person or entity to whom we are considering selling part of our banking business;
- rating agencies; and
- other financial institutions and credit providers.

We may also disclose your personal information (other than information derived from a credit report) to our related companies and alliance partners, your referees, including your employer (to confirm details about you) and payments system operators. Our third party service providers may store or access your personal information overseas, including in Canada, USA, New Zealand, Philippines, Singapore, China, Japan, Hong Kong, India, Malaysia, Papua New Guinea, South Africa, United Kingdom, France, Belgium and Germany, as well as the countries listed in our Privacy and Credit Reporting Policy, which may change from time to time. Personal information we are required to disclose to the Australian Taxation Office may be exchanged with tax authorities in other countries pursuant to intergovernmental agreements to exchange financial account information.

### **Credit reporting bodies.**

We may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- disclosing any credit information we hold about you which may include your identification information. The CRB may include this information in credit reports provided to other credit providers to assist them in assessing your credit worthiness;
- disclosing any instances where you have agreed a financial hardship arrangement with us;
- disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and
- obtaining a credit report about you for the purpose of assessing your application, your suitability as a guarantor or security provider, managing credit provided to you or for collecting overdue payments.

The CRBs we use and where you can find their privacy policies are:

- Equifax - [www.equifax.com.au/privacy](http://www.equifax.com.au/privacy) or phone 138 332;
- illion - [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au) or phone 1300 734 806;
- Experian - [www.experian.com.au](http://www.experian.com.au) or phone 1300 783 684.

You can ask a CRB 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.

CRBs at our request or the request of another credit provider, may use credit information they hold to "pre-screen" you for direct marketing. You can ask a CRB not to do this.

### **Marketing.**

ME may use your personal information to get in touch with you about ME products and services, or those of our related companies and alliance partners, that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.

### **Further information.**

For details about how we handle your personal information, or how you can access or correct this information or raise any concerns, refer to ME's Privacy and Credit Reporting Policy at [mebank.com.au/privacy](http://mebank.com.au/privacy)

### **ME.**

You can contact our Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by completing the online form at [mebank.com.au/home/contact-us/general-enquiries](http://mebank.com.au/home/contact-us/general-enquiries)