

Privacy Notice

Outline

This Privacy Notice sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- how we deal with credit information
- whether we disclose your information overseas and, if so, where
- how you can contact us.

Collection & use of your information

We collect and use your information to:

- maintain the Bank's register of members
- confirm or verify your identity
- assess your application for a product or a service
- provide you with membership benefits, services and products or information about those benefits, services and products
- design, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the New Payments Platform addressing service
- provide you with information about services and products from third parties with which we have arrangements
- manage our relationship with you
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- keep track of products or services you view on our website using cookies, if your settings allow it, so that we can send you information and advertising about those products or services
- establish your eligibility and capacity to repay a loan
- contact you to assist you to complete online applications you have started and not submitted. Personal information provided in these applications is destroyed after 90 days
- minimise risks and identify or investigate fraud and other illegal activities
- improve our service to you
- comply with laws, and assist government and law enforcement agencies
- manage our business.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act (2001)
- to verify your identity under relevant legislation
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act (2009).

How we collect your information

We will collect information about you and your financial position from you directly. When you apply for a loan, we will collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your information at any time.

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the service or product you have applied for.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax, Illion (Australia) Pty Ltd and Tasmanian Collection Service. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to those credit reporting bodies. Any information we provide to the above credit reporting bodies will be included in reports provided to credit providers to help them to assess

your creditworthiness.

You can ask the above credit reporting bodies not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud. You are encouraged to view the privacy policies of these credit reporting bodies on their respective websites. Equifax: www.equifax.com.au/privacy, Illion: www.illion.com.au/privacy-policy, Tasmanian Collection Service: www.tascol.com.au/privacy/.

Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to entities such as:

- entities that verify identity
- clearing, payment and credit card scheme providers
- our third party contractors or agents
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- contractors who do some of our work for us, including statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- other banks and financial institutions – for example, if we need to process a claim for mistaken payment
- other people (like cardholders) using the same account
- service providers who we engage to provide service to members.

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.heritageisle.com.au. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

Disclosure to overseas recipients

We may disclose your information to third parties that are based overseas for processing. These third parties are located in the USA, Canada, Germany, India, New Zealand, the Philippines and the UK. Where we do this, we make sure there are arrangements in place to protect your information.

How to contact us

You can contact us:

- in person at one of our Branches. Visit our website www.heritageisle.com.au for a list of Branch locations
- by calling (03) 6348 3444
- by email info@heritageisle.com.au
- In writing to 25 Pelican Street, Surry Hills NSW 2010.

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