

Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003 | Phone: 13 77 28 | Email: info@qbank.com.au  
Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL No. 241413 | BSB: 704 052

In this document **we**, **us** and **our** refers to QPCU Limited ABN 79 087 651 036 Australian Credit Licence 241413 (QBANK) unless the context requires otherwise.

## Collection of your personal information and credit-related information :

We are collecting your personal information and credit-related information for the purpose of assessing your application for credit or, if you are named as a guarantor in this application, for the purpose of assessing your suitability to act as a guarantor. The information is also collected for the following purposes if your application is approved:

- Verify who you are (such as when you apply for or open a product, or use phone or internet banking);
- Assess your future applications for products and services;
- Manage the products and services we provide you;
- Manage the credit we provide to you;
- Market products and services to you (unless you have requested not to receive direct marketing communications from us);
- Assist you with your queries, concerns, and complaints, and to communicate with you;
- Comply with our legal and regulatory obligations, including anti money laundering and counter-terrorism requirements; and
- Perform our necessary business functions (such as providing you with documents, internal audit, reporting, training, process improvement, research, product development and planning).

We are required to collect some of the information we are collecting by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

If you do not provide complete and accurate information we will not be able to assess your application or provide credit to you.

In addition to the information you provide to us, we will also collect your personal information from third parties including the following :

- Credit reporting information from a credit reporting body;
- Information about your existing liabilities from other financial institutions and credit providers;
- Your employment or business details with your employer or accountant; and
- Information about your tenancy, such as from your landlord or agent (if you are renting).

If we collect any information in this application about a person other than you, you agree that you will advise that person that we have collected their information and provide them with the other information set out in this notice.

## Disclosure of your personal information to third parties

For the purposes described above, we may disclose your personal information to:

- Third parties that you tell us to, including your solicitor, accountant or conveyancer;
- Our third-party service providers such as our agents or contractors (such as for identity verification, payment services, marketing services, and debt collection purposes);
- Insurers or re-insurers such as if we obtain lenders mortgage insurance in relation to credit we provide to you;
- Credit reporting bodies;
- Our professional advisers such as lawyers, accountants, and auditors; and
- Government agencies, where we are required by law to do so.

If you are named as a borrower in this application and a guarantee is proposed to be given in relation to the credit that has been applied for, we may give each guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor and, after credit is provided, to keep informed about the guarantee.

## Credit Reporting

As part of assessing your application for credit and, if your application is approved, managing your credit facilities, we will disclose some of the personal information we collect about you and your credit facilities to credit reporting bodies. This includes if you fail to meet your payment obligations in relation to credit we provide you or you commit a serious credit infringement.

Credit reporting bodies may include the information we disclose to them in reports they provide to credit providers to assist them to assess your credit worthiness.

The credit reporting bodies we deal with and their contact details are:

### Equifax

Phone: 13 8332

Website: [www.equifax.com.au](http://www.equifax.com.au)

Mail: Equifax – Public Access

Equifax Australia Information Services and Solutions Pty Limited

GPO Box 964

NORTH SYDNEY NSW 2059

You can obtain a copy of each credit reporting body's Privacy Policy and Credit Reporting Policy (if it has a separate Credit Reporting Policy) from its website.

You can also request that credit reporting bodies:

- Not use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider; and
- If you believe on reasonable grounds that you have been or are likely to be a victim of fraud, not use or disclose your credit reporting information.

## Our privacy policy and your other rights

In addition to any other rights outlined in this notice, you have a right to :

- Request access to and, if necessary, seek correction of the personal information, credit information and credit eligibility information that we hold about you; and
- Make a complaint about a breach of the Privacy Act, the Australian Privacy Principles or credit reporting laws.

Our Privacy Policy contains important information about :

- How you may access and seek correction of your personal information, credit information and credit eligibility information; and
- How you may complain about a failure to comply with the privacy act, the Australian Privacy Principles or credit reporting laws and how we will deal with such a complaint.

Our Privacy Policy is available online at [qbank.com.au](http://qbank.com.au) and on request.

## Overseas disclosure

We may disclose your personal information (including your credit information and credit eligibility information) to overseas recipients as a result of our third-party service providers operating or storing data overseas. Our third-party service providers operate or store your personal information in countries including :

- India;
- Ireland;
- Israel;
- Japan;
- the United Kingdom; and
- the United States of America.

## Important information about Mortgage Insurers

We may share your personal information, sensitive information, and credit information with a mortgage insurer if mortgage insurance is required in connection with credit which you are seeking from us. Mortgage insurers may also seek your personal information and credit information from other credit providers or credit reporting bodies. This information is used to assess whether to provide mortgage insurance to us in relation to credit we advance to you.

A mortgage insurer may also create personal information and credit information through their internal processes.

The mortgage insurers that we deal with and their contact details are:

### QBE Lenders Mortgage Insurance Limited

Phone: 1300 650 503  
Website: [www.qbe.com/lmi](http://www.qbe.com/lmi)  
Email: [customercare@qbe.com](mailto:customercare@qbe.com)  
Mail: QBE Customer Care  
GPO Box 219  
PARRAMATTA NSW 2124

You can obtain a copy of each mortgage insurer's Privacy Policy and Credit Reporting Policy (if it has a separate Credit Reporting Policy) from its website.

## Direct marketing preferences

We may use your personal information to market products and services, including those of third parties, which we consider may be of interest to you. We may also provide your details to third party service providers for the purpose of promoting their products and services, and to mailing houses and agents used in administering direct marketing.

We will consider that you consent to this unless you opt-out. 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. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You can make this request by contacting us using the details set out below, or by unsubscribing from our email marketing messages, which always include an 'unsubscribe' option.

## Contact QBANK

### QBANK Privacy Officer

**Address:** PO Box 13003, George Street, Queensland 4003  
**Telephone:** 13 77 28  
**Email:** [privacy@qbank.com.au](mailto:privacy@qbank.com.au)