

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 :

We are collecting your personal information for the purpose of assessing your application for QBANK membership and for deposit accounts and payment products. The information is also collected for the following purposes if we provide you with deposit accounts and payment products:

- 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;
- 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 the products you have applied for to you.

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 or accountant;
- Our third-party service providers such as our agents or contractors (such as for identity verification, payment products, marketing services, and debt collection purposes);
- Our professional advisers such as lawyers, accountants, and auditors; and
- Government agencies, where we are required by law to do so.

Our Privacy Policy and your other rights :

You have a right to :

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

Our Privacy Policy contains important information about :

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

Our Privacy Policy is available online at qbank.com.au and on request.

Overseas disclosure

We may disclose your personal 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.

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