

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 / Australian Credit Licence No. 241413 | BSB: 704 052

This is the Privacy Policy of QPCU Limited T/A QBANK ABN 79 087 651 036 – AFSL / Australian Credit Licence 241413.

In this document, **we, us** and **our** refers to QBANK unless the context requires otherwise.

This policy

To help you understand this policy, we have summarised the meaning of some of the key terms used:

- **Credit information** means personal information (other than sensitive information) about an individual that is:
 - identification information;
 - consumer credit liability information;
 - repayment history information;
 - information about credit applications you are associated with;
 - default information;
 - payment information;
 - new arrangement information;
 - court proceedings information;
 - personal insolvency information;
 - certain publicly available information; and
 - an opinion that a serious credit infringement has been committed.
- **Credit eligibility information** means credit information and information derived from it about an individual that is disclosed to us by a credit reporting body or that we derive from information disclosed to us by a credit reporting body and which has a bearing on the individuals' credit worthiness and is used to establish eligibility for consumer credit. To receive this information, we may need to disclose your personal information.

This policy sets out how we collect, hold, use and disclose your personal information. It also provides information about your general rights and obligations in relation to personal information (including credit-related information) we hold about you.

This policy should be read together with any other specific privacy-related information we give you when we collect your personal information.

What kinds of personal information does QBANK collect and hold?

The kind of personal information we collect about you varies depending on the nature of our dealings with you. For example, we collect personal information about you when you apply for or use our products or services, speak to us on the phone or in our branch, engage with us in relation to promotions or competitions we are running or use our electronic platforms (such as our website, internet banking platform, or mobile application), or apply for employment with us (see our Recruitment Privacy Statement for more information about personal information collected if you apply for employment with us).

Wherever practicable, we collect your personal information directly from you. However, sometimes we will collect your personal information from another person such as a person who is assisting you (for example your spouse, mortgage broker, or attorney).

The personal information we collect about you if we provide you with credit or other banking and financial services, or you have applied for us to do so, includes:

- identifying information, like your name, postal address, email address and other contact details and your date of birth;
- information about your financial position such as your income, expenses, assets and liabilities;
- your employment details or work history; and
- your tax details (e.g., TFN, ABN).

When you apply to us for credit, we also collect personal information about you from third parties, such as:

- 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).

We may also collect personal information from you when you use our electronic platforms, including our website, internet banking platform, or mobile application. These platforms may have terms and conditions which you are required to accept before you can use them.

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In addition to information that you supply when completing a digital form or a calculator, we may collect information about:

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

Data from your use of our platform might be stored locally on your computer or device in the form of a cookie or equivalent data file. We may use cookies to assess how our platforms are used and are performing.

We also create personal information about you through our internal processes, like considering applications you submit to us or processing transactions on your account.

Where you visit one of our branches or premises, we may capture images or footage of you by camera surveillance, such as CCTV. We use camera surveillance for the safety of our staff and members, and any such captured images or footage will be handled and stored as personal information in accordance with this policy.

Due to the nature of our business it is generally not possible for us to provide products or services to you anonymously or by using a pseudonym, or without complete and accurate information.

Why does QBANK collect, hold, use, and disclose my information?

We collect, hold, use, and disclose your personal information to:

- verify who you are (such as when you apply for or open a product, or use phone or internet banking);
- assess your 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 the consumer data right, anti money laundering and counter-terrorism law requirements; and
- perform our necessary business functions (such as providing you with documents, internal audit, reporting, training, process improvement, research, product development and planning).

Who does QBANK share my personal information with?

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;
- accredited recipients in accordance with our CDR Data Holder Policy (available on our website from the date that QBANK becomes an accredited data holder under the Consumer Data Right);
- our third-party service providers such as our agents or contractors (including for identity verification, payment services, marketing services, and debt collection purposes);
- insurers or re-insurers if we are providing you with insurance products or 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.

Does QBANK collect sensitive information?

From time to time we might also collect sensitive information about you, such as health information or membership of a professional or trade association. Unless we are required or permitted by law to collect that information, we will obtain your consent. However, if the information relates directly to your ability to meet financial obligations that you owe to us, we will treat you as having consented to its collection (including if you provide it to us as part of us assessing a hardship notice you give us based on health reasons).

Credit Reporting

When you apply to us for credit, we will collect the following types of credit information about you from you or a person who is assisting you to apply for the credit (such as your spouse or a mortgage broker):

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- identification information, like your name, address, contact details, date of birth, driver's licence number and current or last known employer; and
- information about your financial position such as your income, expenses, assets and liabilities.

We also collect your credit information from third parties, including:

- credit reporting information from a credit reporting body; and
- consumer credit liability information about your existing liabilities from other credit providers.

From the credit reporting information that is disclosed to us by a credit reporting body, we derive assessments of your credit-worthiness and suitability for the product you have applied for.

We collect, hold, use and disclose your credit information and credit eligibility information to, as applicable:

- assess and process your applications for our products and services;
- determine your suitability to act as a guarantor;
- help you avoid defaulting on your credit obligations;
- manage credit that has been provided to you and us;
- collect overdue payments from you; and
- meet our obligations under applicable laws, regulations, codes of practice and payment systems rules.

In some cases your credit information and credit eligibility information may be shared with third parties, including:

- Credit reporting bodies;
- Other credit providers;
- A person who has or will act as your guarantor;
- Debt collection agencies;
- Any person in connection with a new or proposed mortgage;
- Mortgage insurers; and
- Enforcement bodies.

The credit reporting bodies that we exchange information with are listed here:

Equifax

Phone: 13 8332
Website: www.equifax.com.au
Mail: Equifax – Public Access
Equifax Australia Information Services and Solutions Pty Limited
GPO Box 964
NORTH SYDNEY NSW 2059

How does QBANK hold my personal information?

We take the security of your personal information seriously. We hold your personal information in our systems, including computer systems and electronic databases, telephone recordings, and hard copy or paper files. These systems might be accessed and maintained by us, or by a third-party service provider.

Once we have collected your personal information, it is stored and protected by a range of security controls, including firewalls, access restrictions, user identification requirements and audit trails. We train our staff and representatives in their privacy obligations, apply confidentiality obligations, and provide authorised persons with user identifiers, passwords or other access codes to control access to your information.

To help protect your personal information, you should keep your user identifiers and passwords secure.

Email or other digital messages may not be secure, or may be a phishing or scam attempt. If you have any concern about the security or the contents of your email or any other transaction over the internet, then you should consider contacting us by other means.

If we no longer need your personal information (including when we are no longer required by law to keep records relating to you), we will take reasonable steps to ensure that it is destroyed or de-identified. This is generally achieved through periodic purging or archiving of records held by us. Although the records are purged, it may still be theoretically possible to recover the data from our backup files which are currently retained for an indefinite period.

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Does QBANK use my personal information for marketing purposes?

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 are permitted to do this even if you are on the Do Not Call Register, provided you have given us your consent.

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, such as 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 at the end of this policy, or by unsubscribing from our email marketing messages, which always include an 'unsubscribe' option.

To help us reach the right people with our direct marketing, we may ask a credit reporting body to "pre-screen" a list of potential recipients of our direct marketing against our eligibility criteria to remove recipients that do not meet those criteria. The credit reporting body cannot use information about your existing loans or repayment history in carrying out its pre-screening and it must destroy its pre-screening assessment once it has given us, or a contractor acting on our behalf, the list of eligible recipients. If you do not want your credit information used for pre-screening by a credit reporting body that holds credit information about you, you can opt-out by informing that credit reporting body, through contact details on their website.

Does QBANK disclose my personal information overseas?

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 or if you authorise us to make disclosures to accredited recipients under our CDR Data Holder Policy.

In particular, 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.

How can I access or seek correction of my information?

You have a right to request access to and, if necessary, seek correction of the personal information (including credit information and credit eligibility information) we hold about you. You can do this by contacting us using the details set out at the end of this policy. We will respond to your request within a reasonable time.

If we refuse to give you access to your 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 Privacy Officer if you would like to challenge our decision to refuse access.

We may charge you the reasonable costs of our response to your request for access to your personal information. However, we will not charge you for correcting your personal information.

How can I make a complaint?

If you would like to complain about a breach of this Privacy Policy, the Privacy Act, the Australian Privacy Principles, the Credit Reporting Code or any other registered APP code that binds us, you may do so by contacting us using the details set out at the end of this policy.

When you make a complaint to us, we will:

- acknowledge the receipt of your complaint as soon as possible;
- work with you to try and resolve your complaint at its source;
- deal with it in accordance with our Complaints and Dispute Resolution Policy (a copy of which is available on request); and
- try to resolve your complaint within a reasonable period of time, and as required by law.

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If your complaint is particularly complex and therefore more time is required, we will advise you of the expected resolution date and keep you updated on our progress.

Further information about complaints is set out in our Complaint Resolution Information for Members available on our website.

If you are not satisfied with our response or handling of your complaint you can also lodge a complaint with the Australian Financial Complaints Authority (**AFCA**) or the Office of the Australian Information Commissioner (**OAIC**):

AFCA

AFCA offers a free, fair and independent financial resolution scheme. You can contact AFCA on:

Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: AFCA
GPO Box 3,
Melbourne VIC 3001

OAIC

OAIC is the independent national regulator for privacy. You can lodge a complaint to OAIC in writing by:

Fax: 02 9284 9666
Email: enquiries@oaic.gov.au
Online: www.oaic.gov.au/privacy/privacy-complaints/
Mail: OAIC
GPO Box 5218,
Sydney NSW 2001

Changes to the Privacy Policy

We may make changes to this Privacy Policy from time to time without notifying you (unless we are legally required to do so). Our current and up-to-date Privacy Policy will be available on our website.

Contacting QBANK

- QBANK Privacy Officer
Address: PO Box 13003, George Street, Queensland 4003
Telephone: 13 77 28
Email: privacy@qbank.com.au