

OUR COMMITMENT

In handling your personal information, The Community Mutual Group is committed to complying with the Privacy Act 1998, the National Privacy Principles and the Credit Union Code of Practice.

A copy of our Privacy Policy is available upon request from our offices or by contacting 132 067.

COLLECTION AND USE OF PERSONAL INFORMATION

We collect personal information about you and will hold that information to enable us to:

- provide you with membership benefits or information about those benefits;
- provide you with our financial products and services or information about our financial products and services;
- process any application you make for any of our financial products and services;
- conduct market or customer satisfaction research; and
- comply with legislative and regulatory requirements.

The law also requires us to collect and hold personal information about you for these purposes:

- as a member of the credit union – for our register of members;
- when you open an account with us – to verify your identity and address; and
- when we give you a loan – for our assessment of your capacity to pay or, if you are giving us a guarantee, for that purpose.

PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS

In providing our financial services and products to you, it may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information to the extent necessary and to the extent required by law. The types of organisations that we can disclose your personal information to are:

- when applying for a loan:
 - *credit reporting agencies;*
 - *brokers and agents who have referred your business to us;*
 - *other financial institutions that have previously lent you money;*
 - *persons you name as referees, or your employer, in the loan application;*
 - *your solicitors or conveyancing agents;*
 - *property valuers and insurers – for property loans;*
 - *lenders mortgage insurer;*
 - *mortgage documentation service*
 - *companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program; or*
 - *your guarantor.*
- when enforcing a loan:
 - *debt collection agencies;*
 - *solicitors;*
 - *process servers; or*
 - *Courts of law with jurisdiction over the enforcement of debts and securities*
- when you make a complaint to us about our products or services – our external dispute resolution centre.
- when we engage contractors for statement printing and mail out, card and cheque production, market research or direct marketing – these contractors are all subject to confidentiality agreements with us and cannot use your personal information except for our purposes.
- financial planning service providers.

ACCESS TO YOUR INFORMATION

You have the right to access your personal information we hold about you. If you believe that any of your information that we hold is incorrect or inaccurate, you should advise us and, where possible, we will make the corrections.

WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION

In order to provide products and services to you, we require information about you. If you do not provide us with all of the information we require, we may be unable to accept your application for membership or provide products or services to you.

If you do not provide us with your Tax File Number, there may also be taxation implications for you.

MARKETING INFORMATION

We may provide you with information from time to time about existing and new products and services available to you from The Community Mutual Group or other businesses with which we have a relationship.

You can tell us, at any time, that you do not want to receive any of this direct marketing communication.

However, this will not apply to any direct marketing on, or accompanying, your regular account statements.



