

Privacy Notice

Bank of Heritage Isle provides a range of banking and financial products and services. Border Bank and Bank of Heritage Isle are divisions of Police Bank.

Outline

This Privacy Notice describes how we collect, use and share your personal information. The Notice sets out:

- the kinds of personal information we collect
- the reason why we collect and use your information
- who we share your information with
- where you can find our Privacy Policy
- how you can contact us.

What is personal information

Personal information includes information or an opinion about an individual that's identified or reasonably identifiable. This includes the individual's name, age, gender, postcode, contact details, or financial information, such as credit card or transaction details, as well as a range of other types of data.

Collection & use of your information

The law requires us to collect and hold information on you:

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

Accordingly, we collect information about you to:

- provide you with membership benefits, services and products or information about those benefits, services and products
- research, design, market, manage and price our membership benefits, services and products
- process payments
- maintain PayID registrations through the 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
- track products or services that you view on our website using cookies, where your settings allow us to, and send you information and advertising about those products or services
- contact you to assist you to complete online applications that you may 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.

If you do not give us the information we

request, credit and financial services laws may not allow us to admit you to membership or provide you with the service or product that you have applied for.

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 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.

Providing your information to credit reporting bodies

The credit reporting bodies we disclose information to include Equifax Australia Information Services, and Solutions Pty Limited Pty Ltd, Illion (Australia) Pty Ltd and Tasmanian Collection Service Pty Ltd. 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 (including identity fraud). You can view their privacy policies on their respective websites - Equifax: www.equifax.com.au/privacy, and 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 as needed or as required by law. We may disclose your information to entities such as:

- entities that can verify your identity
- clearing, payment and credit card scheme providers
- third party partners, affiliated product and service suppliers, service providers, contractors or agents. For example, contractors who do some of our work for us, including statement printing and mail out, card and cheque production, market research or direct marketing
- security entities that minimise risks and block suspicious behaviour
- lawyers, conveyancers, accountants, advisers, brokers and agents who represent you
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies, banks and other financial institutions that have previously lent to you, or if we need to process a claim for mistaken payment

- persons you use as referees or guarantors for your loan
- for property loans – property valuers and insurers
- mortgage documentation service
- debt collection agencies, lawyers, process servers
- our auditors or insurers
- people who help us process claims – like assessors and investigators
- people authorised to use your account such as cardholders or family members
- law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at www.heritageisle.com.au and contains information such as:

- that contained in this Privacy Notice
- how you can seek correction of information that we hold on you
- how you can make a complaint about a breach of your privacy or the conduct of a credit reporting body, and how we will deal with your complaint
- we are likely to disclose when you ask us to process a transaction to a financial institutions overseas. Where we do, we ensure there are arrangements in place to protect your information
- the new mandatory CCR (comprehensive credit reporting) regime that requires Bank of Heritage Isle to share your credit history with credit reporting bodies
- your ability to request or share your CDR (Consumer Data Right) data with other financial institutions under the CDR scheme.

Contact us:

- in person at one of our Branches
- by visiting our website at www.heritageisle.com.au
- by calling us on 134 374
- by emailing us at info@heritageisle.com.au
- by writing to us to 25 Pelican Street, Surry Hills NSW 2010.

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