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Privacy Notice

The Bank of Heritage Isle ('the Bank') provides a range of banking and financial products and services. Police Bank and Border Bank are divisions of the 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 means 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 or credit and your capacity to repay the loan under:
 - the National Consumer Credit Protection Act (2009)
 - Privacy (Credit Reporting Code) Code 2014 (as amended)
- to verify or confirm your identity under the AML/CTF Act.

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 New 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 but not used in these applications is destroyed after 90 days

- minimise risks and identify or investigate fraud and other illegal activities
- improve our service(s) to you
- comply with laws, regulations including assist government and law enforcement agencies
- manage our business.

If you do not provide us the information we

request, financial services laws and regulations may not allow us to admit you to our membership or provide you with the service(s) or product(s) you have applied for.

How we collect your information

We will collect information about you and your financial position from you directly or through our third party distributors. When you apply for a loan, we will collect information about your credit history from a credit reporting body.

How you can access your information

You can request access to your personal information we hold on file or the Bank's Privacy Policy at any time.

Providing your information to credit reporting bodies

The credit reporting bodies (CRB's) we disclose information to Equifax Australia Information Services and Solutions Pty Limited. If you do not make your repayments when they fall due or commit a serious credit infringement, we are required by law to disclose this to the credit reporting bodies. Any information we provide to the above CRB will be disclosed to credit providers to help them to assess your creditworthiness.

You can ask the CRB 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 the CRB's Privacy Policy on their website - Equifax: www.equifax.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 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

[Confidential]

- credit reporting bodies, banks and other financial institutions that have previously lent to you, or if we need to process a claim for a 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.policebank.com.au and contains information such as:

- that contained in this Privacy Notice
- how you can seek correction of your personal information that is on record
- 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 institution overseas. Where we do so, we ensure there are arrangements in place to protect your information
- the mandatory CCR (comprehensive credit reporting) regime that requires the Bank to share your credit history with credit reporting bodies.

Contact us:

- in person at one of our Retail 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 at: 25 Pelican Street, Surry Hills NSW 2010.

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