

Privacy Collection Notice

Australian Military Bank Ltd ABN 48 087 649 741 (**we, us, our**) is bound by the Privacy Act 1988 (Cth) (**Privacy Act**) as well as the Privacy (Credit Reporting) Code 2014 (Cth) (**Credit Reporting Code**).

This notice provides some key details about how we collect and manage your personal information, including your credit information, as required under the Privacy Act and Credit Reporting Code. Full details are set out in our Privacy Policy, which incorporates our credit reporting policy. Our Privacy Policy is available at australianmilitarybank.com.au/privacy.

Purposes for which we collect your personal information

We collect your personal information, including your credit information, for the purpose of providing our products and services to you or otherwise in connection with our business or potential employment relationship with you. These purposes include:

- assessing your applications for our products and services and providing you with those products and services;
- conducting research to improve our products and services and undertaking such improvements;
- notifying you of other products and services we think you might be interested in;
- managing risks; and
- complying with our legal and regulatory obligations.

Other persons from whom we may collect your personal information

As well as collecting your personal information, including your credit information, directly from you, we may collect it from third parties. For example, we may collect it from:

- credit reporting bodies;
- brokers;
- referees;
- current or former employers; and
- public sources such as court documents.

Consequences of not obtaining your personal information

If we do not obtain personal information (including where applicable your credit information) about you we may not be able to provide you with the services or products that you have requested, to consider any application from you such as an employment application, or to otherwise conduct business with you.

Entities to whom we usually disclose personal information

We may disclose your personal information, including your credit information, to third parties provided that this is not prohibited under the Privacy Act or the Credit Reporting Code. These parties include:

- credit reporting bodies;
- other credit providers or financial institutions;
- our contractors and third parties we do business with;
- lawyers and others who assist you and other persons with whom you interact, such as your referees;
- law enforcement and regulatory bodies; and
- other persons that you may approve from time to time.

The third parties to whom we disclose your personal information, including your credit information, may be located in the Netherlands, Singapore, the USA, Canada, Germany, India, New Zealand, the Philippines, Ireland and the UK.

Your credit information

We may, in accordance with the Privacy Act, disclose your credit information to credit reporting bodies, for example if you fail to meet your payment obligations or commit a serious credit infringement.

If we disclose your credit information to any credit reporting body, it may be included in credit reports provided to other credit providers to help them assess your credit worthiness. Some of your credit information that we may provide to a credit reporting body or bodies may reflect adversely on your credit worthiness, for example, if you do not make payments to us when they are due or you have undertaken fraud in relation to a credit facility. This may affect your ability to obtain credit from other credit providers in future.

You have a right to ask credit reporting bodies not to use your credit information for the purposes of pre-screening of direct marketing by credit providers.

If you believe, on reasonable grounds, that you are or are likely to be a victim of fraud, you can request credit reporting bodies not to use or disclose your credit reporting information.

You can contact the credit reporting bodies with whom we deal, and read more about how they collect and manage your credit information, using the following details:

Equifax

Website: equifax.com.au
Phone: 138 332
Privacy policy: equifax.com.au/privacy

Our Privacy Policy

You can read our Privacy Policy, which is available at australianmilitarybank.com.au/privacy, to learn more about how we collect and manage your personal information, including your credit information.

Our Privacy Policy provides information about how to access and/or seek a correction of the personal information (including your credit information) we hold about you.

If you believe we have not complied with the Privacy Act (including Part IIIA and the Australian Privacy Principles in Schedule 1) or the Credit Reporting Code, our Privacy Policy tells you how to make a complaint and how we will deal with your complaint.

Contact us

You can direct any questions to our Privacy Officer:

Telephone: 1300 13 23 28
Email: privacy@australianmilitarybank.com.au
Mail: PO Box H151, Australia Square NSW 1215

Last reviewed: 5th July 2023