

GCU Privacy Statement and Consent

As a member of a credit union we will collect personal information from you from time to time. This statement explains how we collect, use and disclose personal information.

We will not use or disclose your information otherwise than as set out in this statement, for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to or authorised by you.

'Personal information' is information about and which identifies individuals. It includes information obtained from any source and, should you apply for a loan or act as a guarantor of a loan, it will include anything about credit worthiness, standing history and capacity which, under and in accordance with the Privacy Act 1988, may lawfully be exchanged.

1. Purposes for which we may collect and use personal information

a. You agree that personal information about you which may at any time be provided to us in connection with a facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.

b. You agree, if you make application for credit to us or if you act as a guarantor in respect of credit we may provide, that, in assessing the application (or, if relevant, in assessing whether to accept you as a guarantor), we may seek and obtain personal information about you from a credit reporting agency or other financial institution and may give personal information about you to another financial institution.

c. You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with a facility for which you make application to us, for the purposes (as relevant) of:-

- considering any other application you may make to us;
- complying with legislative and regulatory requirements;
- performing administrative functions, including accounting, risk management, record keeping,
- archiving, systems development, credit scoring and staff training;
- managing our rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research;
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and unless you ask us not to, providing you with information about other products and services.

d. To be a member of a credit union the Corporations Act requires us to obtain your name and address. If a facility for which you make application to us is an 'account', as defined in the Financial Transactions Reports Act 1988, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

e. Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2. Disclosure of personal information:

You agree that we may collect personal information about you from, and disclose it to, the following, even if the disclosure is to an organisation overseas and that organisation is not subject to the same privacy obligations which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any mortgage insurer;

- our agents, contractors and external advisers (including Credit Union Services Corporation (Australia) Limited) whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services, and any agents used by us and our business partners in administering such an arrangement or alliance;
- anyone supplying goods or services to you in connection with a rewards program associated with a facility;
- debt collecting agencies;
- external payment systems operators;
- your insurers or prospective insurers and their underwriters;
- your sureties and guarantors and prospective sureties and guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and (unless you tell us not to) our related bodies corporate for the marketing of their products and services.

3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out above, and that they can gain access to that information.

4. Access to your personal information and contacting us

- a. Subject to provisions of the Privacy Act 1988, you may access personal information which we may hold about you at any time by asking us.
- b. Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communication. You may do this by contacting your nearest branch or by ringing the Kalgoorlie office on 90216444.

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KALGOORLIE WA 6430

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