



# Privacy Statement

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## OUR COMMITMENT

In handling your personal information, The Broken Hill Community Credit Union Ltd is committed to complying with the Privacy Act 1988, the National Privacy Principles and the Credit Union Code of Practice.

A copy of our Privacy Policy is available on request.

## COLLECTION & USE OF PERSONAL INFORMATION

We collect personal information about you, and will hold that information, for these purposes:

- providing you with membership benefits or information about those benefits
- providing you with our financial services and products
- providing you with information about our financial services and products
- processing any application you make for any of our financial services or products
- conducting market or customer satisfaction research
- complying with legislation 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
- 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 organizations. We only disclose your personal information to the extent necessary and to the extent required by law. The types of organizations 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 solicitor or conveyancing agents
  - property valuers and insurers – for property loans
  - lenders mortgage insurers
  - mortgage documentation service
  - companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program
  - your guarantor
- when enforcing a loan:
  - debt collection agencies
  - solicitors
  - process servers
  - Courts of law with jurisdiction over the enforcement of debts and securities
- when you make a complaint to us about our services or products – 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.

## YOUR RIGHTS

You may access your personal information at any time by asking us. We may charge you a fee for this. We will tell you what the fee is at the time. If you ask us to correct any personal information we hold, we will do so, and without cost to you.

## WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION?

If you do not give us the personal information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

## DIRECT MARKETING

You can tell us, at any time, that you do not want to receive any direct marketing communication from us or our related bodies corporate.

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

## HOW TO CONTACT US

You can contact us by:

- Phone
- Fax
- E-mail