



customer privacy notice.

In the application form and this notice:

Credit Provider means either ME or Perpetual (your letter of offer will specify the name of the credit provider).

ME means Members Equity Bank Limited or any successor or assignee.

Mortgage Insurer means the insurer that provides the lender's mortgage insurance (**LMI**) specified in your letter of offer (if you are required to have LMI). Insurers are Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305) (**Genworth**) or QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (**QBE**).

Perpetual means Perpetual Limited under the Superannuation Members Home Loan Program.

By completing an application, you are providing your personal information to the Credit Provider, its related entities and (if you are required to have LMI) the Mortgage Insurer (collectively we, us, our) for the primary purpose of assessing your application (for example, we may use personal information to decide whether or not to provide you with credit or accept you as a guarantor), verifying your identity, (if relevant) assessing you for insurance and then establishing and administering your account. Your personal information may be used and disclosed to third party service providers for these purposes and without this information we may not be able to consider or approve your application or provide our services.

Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a report about you. You must only give us information about any other person with their permission, and if you have told them about this privacy statement.

collection of information.

Some laws require or authorise our collection of your personal information, including:

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- the National Consumer Credit Protection Act 2009 (Cth);
- the Income Tax Assessment Act 1936 (Cth), if you choose to provide your Tax File Number;
- the Taxation Administration Act 1953 (Cth); and
- real property dealing regulations and laws in each state if you give us a mortgage.

We also collect your personal information (including, as permitted by law, information derived from a credit report) for the purposes of:

- considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis;
- information technology systems development and testing;
- arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers);
- investigating, resolving and preventing complaints;
- conducting fraud assessments; and
- reporting and data analytics, including for regulatory, management, statistical or research purposes.

In addition, (unless you tell us not to) we may use your personal information (other than information derived from a credit report) to inform you about any of our products, or those of our alliance partners, that may be of interest to you and if you are a member or a customer of one of our alliance partners (including a superannuation fund, union, insurer, the Co-op or other third party with whom we have arrangements), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes.

use and disclosure of information – general.

We may disclose your personal information (including, as permitted by law, information derived from a credit report) for the purposes above to:

- our related entities, Perpetual, the Mortgage Insurer, other insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors);
- any person or body in connection with new or proposed mortgage loan securitisation arrangements;
- if you are a borrower, any person who has, or is considering, guaranteeing or providing property as security for the repayment of credit provided to you;
- any person acting on your behalf, including your legal and financial advisers;
- your broker (if applicable);
- government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- third parties providing fraud detection services;
- external complaint resolution bodies (for example, the Financial Ombudsman Service);
- any person to whom we are considering selling part of our banking business;
- rating agencies; and
- other financial institutions and credit providers.

We may also disclose your personal information (other than information derived from a credit report) to our alliance partners, your referees, including your employer (to confirm details about you) and payments system operators.

Our third party service providers may store or access your personal information overseas, including in Canada, USA, New Zealand, Philippines, Singapore, China, Japan, Hong Kong, India, Malaysia, Papua New Guinea, South Africa, United Kingdom, France, Belgium and Germany, as well as the countries listed in our Privacy and Credit Reporting Policy, which may change from time to time. Personal information we are required to disclose to the Australian Taxation Office may be exchanged with the tax authorities in other countries pursuant to intergovernmental agreements to exchange financial account information.

credit reporting bodies.

Where you are a borrower, guarantor or security provider or where you have applied or offered to be one, we may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- disclosing any credit information we hold about you which may include your identification information. The CRB may include this information in credit reports provided to other credit providers to assist them in assessing your credit worthiness;
- disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and
- obtaining a credit report about you for the purpose of assessing your application, your suitability as a guarantor or security provider or for collecting overdue payments.

The CRBs we use and where you can find their privacy policies are:

- Equifax - www.equifax.com.au/privacy or phone 138 332;
- Dun & Bradstreet - www.checkyourcredit.com.au or phone 1300 734 806;
- Experian - www.experian.com.au or phone 1300 783 684.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

CRBs, at our request or the request of another credit provider, may use credit information they hold to "pre-screen" you for direct marketing. You can ask a CRB not to do this.

marketing.

ME may use your personal information to get in touch with you about ME products and services, or those of our alliance partners, that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.

how the mortgage insurer handles your personal information.

If the Credit Provider decides to obtain LMI on your loan from the Mortgage Insurer, we will give information about you to the Mortgage Insurer and the Mortgage Insurer might also share some of your personal information with us and CRBs and others. If this information is not given to the Mortgage Insurer it will not be possible for the Mortgage Insurer to process the Credit Provider's request for LMI.

The Mortgage Insurer handles information about you in accordance with its privacy and credit reporting policy. In the case of Genworth, this is set out at genworth.com.au/privacy-policy. In the case of QBE, this is set out at qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo

Collection of Information

The Mortgage Insurer may use your personal information:

- to decide whether to insure a Credit Provider under an LMI policy;
- to assess the risk of you defaulting on your obligations to a Credit Provider;
- to assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the Credit Provider collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the LMI policy the Mortgage Insurer issues to the Credit Provider relating to your loan.

Use and Disclosure of Information

The Mortgage Insurer may disclose information about you to third parties, in relation to any LMI policy relating to your loan. Those third parties may include:

- valuers and other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers;
- other financial institutions;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations that are involved in fraud prevention;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law;
- rating agencies and organisations involved in securitising your loan, including underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- payment system operators and other service providers, agents, contractors and advisers the Mortgage Insurer may use to conduct its business.

further information.

You have rights to access and seek correction of personal information we hold about you, and our respective privacy policies contains information about how you can do this, how you can make a complaint about a breach of your privacy rights (including a breach of Part IIIA of the Privacy Act), and how we deal with complaints.

ME

You can contact ME's Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by email at privacy@mebank.com.au. ME's Privacy and Credit Reporting Policy is available at mebank.com.au/privacy.

Mortgage Insurer

If you are required to have LMI and you have a privacy related question, you can contact the Mortgage Insurer with privacy using the following contact details:

Genworth

Address: Privacy Officer, Genworth Financial Mortgage Insurance Pty Ltd, Level 26, 101 Miller Street, North Sydney NSW 2060

Ph: 1300 655 422 Email: gnwmortau.privacyofficer@genworth.com

QBE

Address: The Compliance Manager, QBE Lenders' Mortgage Insurance Ltd, Level 5, 2 Park Street, Sydney NSW 2000

Ph: 1300 367 764 Email: compliance.manager@qbe.com