

Privacy Notification and Consent

This Privacy Notification and Consent explains how **BOQ Credit Pty Limited** (referred to as "**we**" or "**BOQ CREDIT**") collect, use and disclose your personal information (including credit information).

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to provide them with a copy of this Privacy Notification and Consent.

Collection

We collect your personal information so that we can consider any application you make to us, establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products, assist you to manage your debts, provide information about you to a guarantor or prospective guarantor, collect overdue payments relating to credit you owe or a guarantee you have given, and so that we and our related parties and corporate partners can tell you about other products and services you may be interested in.

In certain circumstances, we may also be required to collect sensitive information about your health, for example when you make an application for assistance with financial hardship caused by illness or injury. We may collect this information from third parties, for example a doctor or a hospital.

Further, we may collect and use your personal information to comply with legislative and regulatory requirements, for example under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and / or the National Consumer Credit Protection Act 2009 (Cth). To comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) we will need to know:

- Your name, date of birth, address and occupation;
- If we open an Account for you, details of the name of the Account, whether the Account will be held in trust, and details of all signatories to the Account;
- Details of your beneficial owners including name, address and date of birth.
- Any other name by which you or any signatories may be known (such as a maiden name); and
- In the case of a lending facility, sufficient information to enable us to assess your ability to repay the facility.

If you do not provide us with the information we request or authorise us to collect this information from third parties, we may not be able to provide you or the person that has requested that we provide them with financial products and services with those products and services that you have requested.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information (including credit information and credit eligibility information) about you from a third party, for example to identify you as the beneficial owner of our customer, verify information provided by you to us or to assist us to contact or locate you. These parties may include other credit providers or financial institutions, your representatives such as financial advisers or accountants, your insurers, the person for whom you are a beneficial owner, directors and any authorised signatories publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents, government agencies (e.g. Centrelink) and credit reporting bodies.

From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

We may also collect information about third parties from you, such as beneficial owners. Where we request this information you will need to inform any third parties that their information is being collected by us and by signing this acknowledgement, where applicable, you agree to provide them with a copy of this Privacy Notification and Consent.

Exchange – General

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other credit providers (particularly when you are seeking finance from them or to notify them of a default by you or of the status of your credit facility if you are in default with any of those other credit providers), regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your or our insurers (including lenders' mortgage insurers), your referees and guarantors (or prospective referees and guarantors), third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, the Philippines, India, the United States of America and Singapore.

Exchange – Credit Reporting Bodies ("CRBs")

We may exchange your personal information (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) with a CRB to obtain a credit report about you or to allow the credit reporting body to create or maintain credit history information about you, or for both purposes.

For more information about credit reporting, including the name and contact details of the CRBs to which BOQ CREDIT discloses your information, the types of information **BOQ CREDIT** discloses and your rights in relation to that information, please see **BOQ CREDIT's** Privacy Policy, available via BOQ CREDIT's website <http://www.boq.com.au/privacy.htm> or you can request a hard copy by calling **1300 55 72 72**.

Credit reports

By agreeing to this Privacy Notification and Consent, you consent to us obtaining a credit report about you from a CRB. This credit report may include:

- credit information (a "**consumer credit report**"); or
- information concerning your commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

If you have a credit facility with us (or are an applicant for a credit facility), we may obtain a consumer credit report or commercial credit report about you either before, during, or after the provision of credit to you and you agree that we may use that credit report to assess your application for credit, to collect overdue payments you owe or for our internal management purposes related to credit provided to you.

If you are a guarantor in relation to a credit facility with us, you agree that we may use that credit report to assess whether to accept you as a guarantor.

Exchange – Guarantors

If you have a credit facility with us (or are an applicant for a credit facility), we may give information about you to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you.

This may happen before, during or after the provision of credit to you and may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you, including for the purpose of that person considering whether to act as a guarantor or provide security.

Exchange – Other Credit Providers

We may exchange information about you with another credit provider. This information may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to another credit provider for the purpose of:

- assessing an application you have made for credit or assessing your creditworthiness;
- notifying those other credit providers of the status of your credit facility if you are in default with any of those other credit providers; or
- attempting to assist you to avoid defaulting on your credit obligations.

Our Privacy Policy

BOQ CREDIT's Privacy Policy, a copy of which can be found at www.boq.com.au, sets out how you can access and correct information BOQ CREDIT holds about you (including credit reports and other credit information), how you can complain about a breach by BOQ CREDIT of the Australian Privacy Principles, Part IIIA of the Privacy Act and/or the Credit Reporting Privacy Code and how your complaint will be handled. It also specifies the countries to which your information may be disclosed and will be updated regularly.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing) by:

- telephone on 1300 55 72 72
- email at privacy@boq.com.au
- post at **Privacy Officer
 Bank of Queensland
 GPO Box 898
 Brisbane QLD 4001.**

Consent

By acknowledging this document, you consent to us:

1. collecting, using and disclosing information about you in the manner described above; and
2. (unless you opt out) using your personal information to identify and provide you with information (including, where permitted by law, by mail, telephone or electronically) about products and services you may be interested in.

Please tick this box if you do not wish to receive any marketing material from **BOQ CREDIT** or its related parties and corporate partners.

Acknowledgement

Full Name	
Signature	
Date	

Full Name	
Signature	
Date	