

Queensland Country Bank Limited

APP Privacy Policy

Queensland Country Bank Limited (ABN 77 087 651 027) ('we', 'us', 'our') is bound by the Australian Privacy Principles (APPs) under the *Privacy Act 1988* (Cth) (Privacy Act). This Policy contains information about how we deal with your personal information.

We may modify this Policy from time to time without notice to you.

Our commitment

We value your trust in us as a member-owned Bank. It is important for us to protect and keep your personal information, including your financial information, securely and, as a member-owned Bank, to keep your financial information confidential. To achieve this, we are committed to complying with the requirements of the Privacy Act and APPs when we collect, hold and manage your personal information, that is, information that allows others to identify you.

The APPs provide a set of rules which govern how we collect, use, disclose and store personal information. The APPs also require us to have a clearly expressed and up-to-date APP privacy policy about our management of personal information.

Outline of our APP Privacy Policy

This APP Privacy Policy sets out how we manage your personal information. It sets out:

- the kinds of personal information we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- how the customer can access the personal information we hold
- how the customer can seek to correct the personal information we hold
- how the customer can make a complaint about the way we have collected, held, used or disclosed their personal information
- whether we are likely to disclose a customer's personal information to overseas recipients and if so, the countries to which disclosure is likely to be.

It also sets out your privacy rights - what you can do to have information corrected and what to do if you have a dispute with us about your privacy rights.

Personal information we collect and hold

We will collect:

identification information	your name, date of birth, evidence of identity e.g. passport or driver's licence number
tax file number	
contact information	your postal and email addresses, phone numbers
authorisation information	passwords, passcodes, secret questions, used to confirm your authorisation of a transaction
account transaction information	credits and debits to your accounts
financial information for loan applications	your assets and liabilities, income and expenses, marital status and dependants, proof of earnings, employment details
eligibility information	information confirming that you are a resident of Australia at the time of opening Membership

We will only collect personal information that is related to our providing, or arranging others to provide, banking products and services, financial advisory services, financial accommodation, general insurance or travel services to you.

How we collect personal information

Whenever it is reasonable and practicable to do so, we will collect personal information directly from you including when you apply to become our member, apply to open a banking account for the first time or apply for a loan. When providing our banking services, we collect personal information directly from you or from persons you have authorised to provide this information to us.

This includes, but is not limited to, when you complete a form with us, contact our Contact Centre, use our mobile application or enter data on our website.

We will also ask for your identification information whenever you give us instructions in relation to any of your accounts.

From time to time, we might ask you to confirm your contact information.

When you apply for a loan, we will:

- collect personal information about you from a credit reporting agency
- confirm employment and income information with your employer and, sometimes, your accountant.

How we hold personal information

We hold customer information in our banking system, either as electronic or paper files. As we have a commitment to ensure all personal information is held securely, we have in place security systems to protect information from unauthorised access. We also limit access to our authorised personnel.

Where personal information is no longer needed for any of our functions or activities, we ensure that the information is destroyed securely or de-identified.

Why we collect, hold, use and disclose personal information

We collect and use personal information for a number of purposes, such as:

- providing membership benefits, financial services and products or information about those benefits, services and products
- providing you with information about financial services and products from 3rd parties we have arrangements with
- conducting market or customer satisfaction research.

We also collect and hold personal information as required by law, for example:

- for our register of members
- to verify your identity
- to assess your capacity to pay a loan.

We will also collect information about your loan repayment history – whether you have paid on time, when payments are due and when actually paid.

We will notify you of the main reason for collecting your personal information at the time of collection.

In providing our products and services to you, it may be necessary for us to disclose personal information to other organisations. We only disclose personal information to the extent necessary, to the extent required by law, or as consented to by you. The types of organisations that we can disclose personal information to are:

- organisations that provide information to verify identity
- solicitors, conveyancers, accountants, brokers and agents representing you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products (including Queensland Country Health Fund Ltd)
- credit reporting bodies and other financial institutions that have previously lent to you
- industry bodies that help identify illegal activities and prevent fraud

- persons you use as referees
- your employer, in loan applications
- property valuers and insurers - for property loans
- lenders mortgage insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors
- payment service providers

We will also disclose personal information to:

- law enforcement and government agencies as required by law or to assist with their enforcement activities; and
- the Australian Financial Crimes Exchange Limited (ACN 604 942 618) for the purpose of coordinating intelligence and data-sharing activities for the investigation and prevention of financial and cyber crime.

Other Information we collect from you

When you visit our website or use our mobile apps we may collect information from you including: your location information, IP address, mobile device and network information, and any third-party sites you access, For more information about how we do this, visit <https://www.queenslandcountry.bank/cookies/>

Disclosure to Overseas recipients

Queensland Country is committed to not sending customers' personal information to overseas recipients. On an exceptions basis, we may need to enter into an arrangement with third-party service providers, who may send limited data (name and email address) overseas to approved countries. If this exception applies to you, you will receive prior notification, which will include the country to which the disclosure is likely to be.

How you can access and/or correct your personal information

You can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found at this link on our website at <https://www.queenslandcountry.bank/contact>

We currently do not charge any fees for giving customers access to their personal information. We may however a charge a reasonable fee for providing copies of the requested documents and we will advise you of any cost before the documents are provided.

Unsubscribe from marketing communications

If you no longer wish to receive marketing communications from us, please use the unsubscribe link contained in all our email communications. Alternatively, you can contact us on 1800 075 078 or via email to info@queenslandcountry.bank

Making a complaint

We offer an internal complaint resolution scheme which any customer can access at any time without charge. You can make a privacy complaint in the following ways:

- in person at one of our branches
- by calling our Contact Centre on 1800 075 078
- by faxing us on 07 4412 3895
- by email at info@queenslandcountry.bank
- in writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale Qld 4814

We also participate in an external dispute resolution scheme so that customers not satisfied with our handling of their complaint can take the matter there. We will advise you at the time how you may contact the external dispute resolution scheme.

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