

Queensland Country Bank Limited

Privacy and Credit Reporting Notification

About this document

This Privacy and Credit Reporting Notification ('Privacy Notification') provides information about how Queensland Country Bank Limited ABN 77 087 651 027 ('Queensland Country', 'we', 'us' or 'our') collects your personal information (including credit-related information), what we use it for and who we share it with. It combines our general notification obligations under the Australian Privacy Principles (APPs) (contained in Schedule 1 of the *Privacy Act 1988*) ('the Privacy Act') with the specific notification obligations (under Division 3 of Part IIIA of the Privacy Act and the *Privacy (Credit Reporting) Code* ('Credit Reporting Code'), which apply when we collect personal information from you that we are likely to disclose to a credit reporting body.

The term 'credit-related information' includes 'credit information' and 'credit eligibility information' as defined in our Privacy and Credit Reporting Policy available at [Privacy Policy | Queensland Country Bank](#)

It is important that you only provide personal information to us if you agree to the collection, use and disclosure of your personal information as provided in this Privacy Notification, our Privacy and Credit Reporting Policy and any other agreement or arrangements that apply between us.

Our commitment

We value the importance of your personal information and your trust in us as a Member-owned bank. We are committed to complying with the Privacy Act, including the APPs and the Credit Reporting Code ('the Privacy Laws').

How we collect your personal information

Wherever it is reasonable and practicable to do so, we collect your personal information (including credit information) directly from you, unless you have provided your consent for us to obtain the information from another source.

For example, we collect personal information about you when:

- you apply for and open a membership with us
- apply for or use our products or services (including information provided in your application – whether paper based, phone or electronic)
- perform transactions with us
- speak with us on the phone or in our branch, correspond with us in writing or via online, mobile or other messaging technology
- participate in promotions or competitions we are running
- use our electronic platforms (e.g. our website, internet banking platform, mobile application or social media channels or apply for employment with us).

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We may monitor and/or record telephone calls, emails and other communications for quality assurance and staff training purposes as well as to assist with our complaint handling and management process.

We also collect information about your use of our websites (including via cookies) and our mobile applications. This includes the collection of information about your location, how you login, use and interact with our online and app services and the technology device(s) that you use to do so. Further information is provided on our website: [Cookies | Queensland Country Bank](#) and in our Privacy and Credit Reporting [Policy](#).

Sensitive Information

We may, from time to time, collect personal information about you that is sensitive information. This may include recordings of your voice (e.g. when engaging with our Contact Centre staff) or images of your face for identification purposes. We operate a closed-circuit television (CCTV) system, which may include cameras that are fixed at various locations, including our administration centres, branches (and the carparking areas that service these locations) and at our ATMs. By entering any of these sites your personal information, being your personal image may be captured by CCTV. When entering our carparking areas, depending on the location of the cameras, the registration number of your vehicle may also be captured.

We may also collect your health information, including where this information is relevant to your insurance or loan application, your application for financial hardship assistance and when providing distribution services in respect to health insurance understand an agreement with the private health insurer, Queensland Country Health Fund. Unless required or permitted by law, we will not collect your sensitive information unless you have given your consent.

When we collect your personal information from third parties/other sources

We may also collect your personal information (including credit-related information) from other people and organisations, including:

- joint account or policy holders and co-borrowers;
- your referees and current and/or previous employer (e.g. to confirm your employment and income details when assessing your application for credit);
- credit reporting bodies and on some occasions, other credit providers (e.g. when you apply for credit with us)
- your representatives (e.g. solicitor, conveyancer, accountant, financial advisor, broker, attorney, administrator, guardian or trustee, broker;
- organisations that check the security you are offering such as valuers;
- organisations providing lenders' mortgage insurance;

- other organisations who, together with us, provide products or services to you (e.g. persons who we arrange or distribute products on behalf of);
- our third-party distributors (e.g. mortgage brokers);
- third-party service providers, including identity verification services, debt collectors and legal advisers;
- organisations with whom we have arrangements to assist us in connection with the detection, prevention and investigation of actual or suspected scam, fraudulent or other criminal activity or serious misconduct;
- other institutions including financial institutions (when you instruct us to);
- publicly available sources of information through public registers or third parties (including when we have been unable to contact you and are attempting to confirm or update your contact details).

If you give us information about other people (e.g. a joint account holder, co-borrower or guarantor), please show them a copy of this Privacy Notification so they may understand how their information may be used or disclosed by us in connection with your dealings with us.

When and why we collect and use your personal information

We collect your personal information (including credit-related information) for the purpose of providing products and services to you, managing our relationship with you and to manage our business, in accordance with the Privacy Laws. In particular, we may use your personal information (including credit-related information):

- to verify your identity or to verify your authority to act on behalf of another customer or member;
- to assess and process your application for membership and also for the products and services we offer;
- to provide membership benefits, financial services and products (including credit products) or information about these benefits, services and products including, periodic statements and information on changes to product terms and conditions
- In establishing, maintaining and providing our systems and processes to provide our products and services to you;
- to execute your instructions (including setting up payment instructions);
- for the ongoing servicing of our relationship with you including, to respond to your enquiries, requests and complaints;
- to comply with our obligations under applicable laws, regulations and codes (including to assist law enforcement agencies or regulators, where required to do so);
- to prevent, detect, investigate and respond to any actual or suspected scam, fraudulent or other criminal activity or serious misconduct;
- to maintain and develop our business systems and infrastructure;
- to manage our rights and obligations regarding external payment systems;

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- to enable us to conduct our business and undertake administrative and operational tasks (including staff training, risk management, systems development and testing)
- to develop new products or improve our products and services and your experience with us;
- to provide and administer rewards programs;
- to conduct research (including customer satisfaction research), development and internal analysis;
- to contact you, including to discuss online applications you have partially completed;
- To market our products and services to you, or the products and services of third parties we have arrangements with, and also to keep you informed of, and to conduct, competitions and other promotions (including via email, SMS, or any other electronic means including via social media), unless you unsubscribe or otherwise opt out.
- To take any required legal action.
- Protect the safety and security of our staff and visitors.
- Any other purposed for which you have given your consent

In addition to the purposes for which we use your personal information (including your credit information), as provided above, we may also use your credit information to:

- to assess your credit worthiness
- to assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations
- to enable a mortgage insurer or title insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer
- to consider your request for hardship assistance
- to assess whether to securitise loans or to arrange the securitising of loans
- to manage your loan or the arrangements under which your loan is funded or in the collection of overdue payments including notifications sent to you.

When the law authorises or requires us to collect personal information

Some laws require us to collect your personal information in order to provide you with products and services and meet our legislative and regulatory obligations including:

- *Corporations Act 2001* which requires us to set up and maintain a register of members, including the name and address of each member.
- *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('AML/CTF Act')* which includes Know Your Customer ('KYC') obligations requiring us to verify that our Members (and customers) and prospective Members (and customers) are who they say they are and to monitor account and transaction activity.

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- *National Consumer Credit Protection Act 2009 ('NCCPA')* which requires that we collect personal information from you to understand and verify your financial situation and objectives and assess your capacity to repay a loan.
- *Personal Property Securities Act 2009 ('PPSA')* which includes the collection of personal information for search and registration purposes.
- State and Territory real property laws, where you are giving a mortgage.
- *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936* which regulate the collection of your Tax File Number (TFN).

We also collect information about your tax residency of other countries to assist us in complying with taxation laws, including the *Common Reporting Standard*, *Foreign Account Taxation Compliance Act* and non-resident withholding tax requirements, which are incorporated into Australian taxation laws.

What happens if you don't provide us with sufficient personal information about you?

If you do not provide us with the personal information we need, we may not be able to provide (or continue to provide) you with the products or services you are seeking or using, or to consider your application for credit. If you are an individual who opens a deposit account with us, you are not required to provide us with your Australian Tax File Number ('TFN'). However, if you choose not to provide your TFN, we may deduct withholding tax from your interest payments at the highest marginal tax rate.

To whom do we disclose personal information?

The types of people and entities we disclose personal information about you to include:

- People and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services.
- Lenders' mortgage insurers and valuers.
- Contractors who assist us with direct marketing and market research.
- Affiliated product and service suppliers to provide information to you about their services and products.
- Lawyers, accountants, conveyancers, brokers, agents, or advisers acting for you.
- Persons and organizations who assist us in monitoring recorded calls for the purposes of quality assurance, training, and acknowledgment.
- Persons acting on your behalf, for example, guardians, financial managers, and persons holding power of attorney.
- Credit reporting bodies, or credit providers.
- Guarantors and proposed guarantors.

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- Persons involved in arrangements that provide funding to us, including trustees and managers of securitized loan programs.
- Other financial institutions, for example, so that we can process a claim for mistaken payment.
- Our auditors, insurers, and re-insurers.
- Persons you use as referees.
- Debt collection agencies, process servers.
- Employers or former employers (to verify employment in the case of loan applications).
- Government and law enforcement agencies or regulators.
- Credit reporting bodies and other credit providers.
- Organizations that help identify, investigate, and prevent inappropriate or illegal activity, such as fraud.
- Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and us disclosing the personal information to the accredited data recipient.

Sharing information with credit reporting bodies

When you receive credit from Queensland Country Bank, we disclose information about you to a credit reporting body on an ongoing basis. This includes, when you apply for or hold any kind of credit with us, when we are checking your credit worthiness and at other times.

Credit report

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. When you apply for a loan, we may request a credit report about you from a credit reporting body. A credit report contains information about your credit history which assists us to assess your credit worthiness and credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other credit providers) to help them assess your credit worthiness. Your credit report may also include a credit score that has been created by the credit reporting body using the information included in your credit report. When you apply for credit with us, we may ask the credit reporting body to provide us with your credit score. A credit score indicates the credit reporting body's analysis of your eligibility to be provided with consumer credit (i.e. an overall assessment of your credit worthiness). Please note that credit reporting bodies are not permitted to use any financial hardship information about you in advising us of your credit score.

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While we are required to notify you at or before the time we collect your personal information that we are likely to disclose your information to a credit reporting body, as part of our credit reporting obligations, we are not required to obtain your consent to the disclosure of this personal information for this purpose.

The information we may disclose to a credit reporting body includes the following:

- your identification information (including full name, gender, date of birth)
- your credit applications with us
- details of credit products (credit accounts) you have with us (including the dates you opened and closed the accounts), the type of credit account and the credit limit
- your repayment history with us
- whether you have entered into any temporary or permanent hardship arrangements.

When you are in default or commit a serious credit infringement

We may also disclose with the credit reporting body whether you are in default under a credit agreement or have committed a serious credit infringement – where, in our opinion, you have fraudulently obtained credit; or fraudulently avoided your obligations under your credit contract; or where it is reasonable to conclude from your actions that you no longer intend to comply with your obligations under your credit contract and we have been unable to contact you during the past six months or longer, despite our reasonable attempts to do so.

This information may adversely affect your credit worthiness and your ability to obtain credit from other credit providers.

Verifying your identity with a credit reporting body

Subject to your consent, we may disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity as required under the AML/CTF Act. The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

Contact details for the credit reporting body

The credit reporting body we disclose information to is:

- Equifax Australia Information Services and Solutions Pty Limited ABN (Equifax Australia).

You can download a copy of their privacy policy and access their contact details on their website:

- Equifax Australia – at equifax.com.au

Credit pre-screening

'Credit pre-screening' is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their website, referred to above.

Restricting disclosure in cases of fraud

You may also ask a credit reporting body (including Equifax Australia) not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud (including identity fraud).

Electronic verification of identity

Section A:

In compliance with our obligation under the AML/CTF Act, to collect and verify information relating to your identity, and subject to your consent, we will disclose your name, address, and date of birth in order to access identification information electronically held by credit reporting bodies, the government's Documentation Verification Service (DVS)¹, and other public records.

To access such information, we use a service provider registered under the DVS. The service provider may, for verification purposes on our behalf:

- Request that a credit reporting body provide us with an assessment as to whether your personal information matches that held in their credit information files. (In preparing this assessment, the credit reporting body may use the personal information of other individuals).
- Disclose your personal information to the DVS.
- Search other public records.

Section B:

We are also required under the State-based real property laws to collect personal information and verify the identity of mortgagors for mortgages (VOI).

In this sub-section, "you" or "your" mean the proposed mortgagor(s). Subject to your consent, our identity verification is performed by a service provider, OCR Labs Pty Ltd (ACN 20 603 823 276) trading as IDVerse. To verify your identity, information about you, including data from your identity document(s), your biometric data, and information about your device and location will be provided to IDVerse. For further details about how IDVerse may collect, hold, use, or disclose your personal and sensitive information, please refer to [IDVerse's privacy policy](#).

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If you do not consent to these processes, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity using the above methods, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to verify your identity to our satisfaction, we will not be able to admit you to membership or provide you with the services or products you seek.

¹ The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

Disclosure outside of Australia

Sometimes, we may disclose your personal information overseas, including: to our service providers or third parties who store data or operate outside Australia; to organisations we partner with to provide products and services; and to comply with our legal obligations, including to assist government or law enforcement agencies. The countries where we are likely to disclose your personal information include: United States of America, United Kingdom, Serbia, Singapore, India, Indonesia, South Africa and France. Where this occurs, we ensure that appropriate privacy, data handling and security arrangements are in place to protect your data.

We also disclose your personal information overseas if you choose to make an international transfer. The countries to which we may disclose your personal information are those to which you make the transfer.

If we do disclose your personal information outside Australia, we will do so on the basis that the information will only be used for the purposes set out in this document and our Privacy Policy.

Our Privacy and Credit Reporting Policy

Our [Privacy and Credit Reporting Policy](http://www.queenslandcountry.bank) is available on our website www.queenslandcountry.bank. It details our management of your personal information (including credit-related information) and provides information on:

- how you can access your personal information (including credit-related information) held by us and seek correction of such information; and

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- how you may complain if you think we may have breached your privacy and how we will deal with such a complaint.

We encourage you to read our Privacy and Credit Reporting Policy and will give you a copy on request.

How to contact us

- In person at one of our branches
- Visit our website and complete our online form at <https://www.queenslandcountry.bank/help-info/feedback/>
- Phone us on 1800 075 078; or
- Write to us at the address below:

Privacy Officer

Queensland Country Bank Limited
Post: PO Box 679, Aitkenvale QLD 4814

- **Email us at:** privacy@queenslandcountry.bank

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