

Privacy notice to members

The privacy of your information is important to us at Credit Union Australia Limited (CUA). We respect the trust that you place in us when you choose to become a customer and we take our responsibility to you seriously.

Our Privacy Policy

We are bound by the National Privacy Principles in the Privacy Act 1988 (Commonwealth) and the Spam Regulations 2004 as included in the Spam Act 2003 (Commonwealth), as well as other applicable laws and codes affecting your personal information.

Our Privacy Policy outlines how we manage your personal information and applies to all your dealings with CUA whether at one of our branches, via our website, through CUA Direct or with our mobile lending staff. It applies to CUA and its subsidiaries – namely Credicorp Insurance Pty Ltd, CUA Health Limited and CUA Financial Planning Pty Ltd. Our staff respect your privacy and are trained to conduct business in accordance with our Privacy Policy.

Our Privacy Policy is available in each of our branches or can be viewed or downloaded via our website. We regularly update this policy and encourage you to look out for updates.

What is personal information?

Personal information includes any information that allows you to be identified, such as your name, address or other personal data.

We do not usually collect sensitive information such as details of political or religious beliefs, ethnic background or sexual preferences. You may indicate to us if you are of Aboriginal or Torres Strait Islander descent. This information is voluntary and is used by CUA to better understand and serve the unique financial needs of Indigenous Australians.

Where personal information we collect about you is sensitive information (such as information about your health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

How we collect your personal information

We will usually collect information directly from you. For example, when you apply for CUA membership, open a new account or facility, visit one of our branches, use our website, contact us over the telephone, or send us a letter. The type of personal information that we collect may include your name, mailing or residential address, telephone number, email address, tax file number, date of birth, annual income and other financial details, employment history, current work arrangements and credit history.

Sometimes we may also need to source personal information about you from a third party. For example, we may, with your consent, collect personal information from a credit reporting agency, your legal representative or financial advisor, or government agencies.

How we use your personal information

We only collect personal information that is necessary for us to perform our functions and activities as your financial services provider. If you do not provide your personal details there may be times when we are unable to provide you with membership or a product or service.

CUA does not sell, rent or trade your personal information to any other party not connected with the provision of CUA's financial services. In the course of providing you with products and services, CUA uses third party suppliers, such as mail delivery and printing services, legal and core banking systems support and Redicard and Visa card suppliers. Our suppliers are reputable organisations who are bound by written agreements to abide by the confidentiality and non-disclosure requirements of CUA. Your personal information remains the property of CUA at all times throughout these transactions and is not available to any other persons for marketing or other uses unless you give your consent.

Personal information may be supplied to government agencies, such as taxation authorities, the police, or AUSTRAC, where required or authorised by law. This information is supplied in accordance with the legal requirements.

Customers will also be offered the services of subsidiaries of CUA.

Purposes for which we collect and use personal information

CUA may collect, use and hold your personal information to:

- Assist in providing information about a product or service.
- Assess and process an application for a membership, product or service.
- Assist in providing you with membership benefits or information about those benefits.
- Establish, provide and administer any product, service or facility you have with CUA.

- Tell you about products and services that may be of interest to you.
- Assess your eligibility as a loan guarantor.
- Assist in arrangements with other organisations (such as alliances and loyalty partners) in relation to the promotion or provision of a product or service.
- Perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring and staff training, and market or customer satisfaction research).
- Comply with legislative and regulatory requirements.

The law also requires us to collect and hold personal information about you for these purposes:

- As a member of CUA 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.

Generally information is only used for the purpose for which it is collected, although we will use this information for reasonably expected related secondary purposes.

As part of our commitment to our customers, we undertake to continuously develop, identify and provide new and/or improved products and services. We may contact you from time to time to keep you up to date with such things.

Keeping your personal information up to date

We are committed to keeping your personal information up to date. This way we can provide you with better service. We request that you assist us with this process by keeping us informed of any changes to your personal information. If you believe that any of the personal information we have on record is incorrect, incomplete or out of date, you should request that we correct it.

Storing your personal information

The security of your personal information is important to us and we take reasonable steps to ensure that it is protected from misuse, loss or unauthorised disclosure or modification.

Your personal information may be stored electronically or in paper format and may only be accessed by people properly authorised to have access.

Some of the measures that we have in place to protect your personal information include:

- Physical security installed at all premises where electronic or paper-based data is stored.
- Confidentiality agreements and privacy training in force for all staff.
- Strict identification checks on all people requesting access to personal information.
- Confidentiality and non-disclosure agreements in force with all suppliers.
- Computer and network security such as firewalls, identification codes and passwords to access all systems.
- The security measures outlined in 'Your privacy and the internet'.

Your privacy and the internet

Our website

For statistical purposes we collect information on website activity (such as the number of users who visit the website, the date and time of visits, the number of pages viewed, navigation patterns, what country and systems users have used to access the site and, when entering our website from another website, the address of that website) through the use of cookies. This information on its own does not identify an individual but it does provide us with statistics that we can use to analyse and improve our website performance.

Internet banking

We use the Secure Sockets Layer (SSL) protocol to safeguard your information during online transactions. We have also included time-out periods in our internet banking program to protect you if you forget to logout.

Your information is most secure when you:

- Observe our security requirements for personal identification numbers (PINs) or passwords.
- Login to internet banking directly through our website or your own bookmark, not via emails or other links.
- Logout after every session on internet banking.

Our server will run detection software to help ensure that you are using a secure browser and your information is secure. If our software determines that you are not using a secure browser, a warning message will appear. You should only use a secure browser to access internet banking.

Links to other sites

Our website contains links to external sites managed by third parties. Our privacy standards, policies and procedures do not apply on these sites. You should check the privacy information for each site that you visit.

Email

All email to and from CUA may be monitored for security purposes and to detect and prevent email abuse.

If you agree to receive email from us they may be sent by a third party supplier, specifically engaged to administer our email communications. See the section 'How we use your personal information' for details.

You can choose not to receive email communications from us.

Disclosure of personal information

From time to time we may disclose your personal information to a third party, including overseas organisations that are not subject to the same privacy obligations as we are. Whenever we disclose your personal information we will take steps to ensure that it is used, stored and disclosed in line with our Privacy Policy.

The types of organisations that we may need to disclose your personal information to include:

- Your referee(s), including your employer.
- Process servers, credit reporting or debt collecting agencies.
- Other financial institutions.
- Organisations that provide information to verify your identity.
- Property valuers and insurers including title insurers, mortgage insurers and any reinsurer of any such insurer.
- Your authorised agents or your executor, administrator or legal representative.
- Brokers or agents who have referred your business to us.
- Organisations that are in an arrangement or alliance with us to promote or provide products, services or facilities, including email administration and any rewards program associated with a facility (and any agents used by that organisation in administering such an arrangement or alliance).
- Our agents, contactors and external advisers we engage from time to time to carry out or advise on our functions and activities.

- Regulatory bodies, government agencies, law enforcement bodies and courts.
- Companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program.
- Our external dispute resolution centre when you make a complaint to us about our services or products.
- Our related bodies corporate for the marketing of their products and services (unless you tell us not to).
- Your sureties and guarantors (existing and prospective).
- Any person to the extent necessary, in our view, to carry out any instruction you give to us.

We may also provide your personal information to our subsidiaries and other entities which you may have dealings through us, including consumer credit insurance and general insurance providers.

Gaining access to your personal information

You can contact us to enquire about the information we have collected and to request a copy of the personal information we have in our records. There are however, some circumstances in which we will not provide details of the personal information held about you, including where:

- It threatens the privacy, health or life of another individual.
- The information relates to anticipated legal proceedings.
- The information relates to a commercially sensitive decision making process.
- Access is unlawful, or denying access is required or authorised by law.
- It is a frivolous or vexatious request.

No fee shall be charged for requesting access to your personal information. We may charge a fee for the cost of collating details for your review.

Resolving your privacy concerns

Maintaining your privacy is important to us. If you have any questions or concerns about our Privacy Policy, we encourage you to speak directly to our staff at your local branch or call CUA Direct on 133 282.

If you believe that your privacy has been breached in any way you should contact us directly. We will do our best to resolve your complaint within a reasonable timeframe.

Address:

The Privacy Officer
Credit Union Australia Limited
GPO Box 100, Brisbane QLD 4001

If we are unable to resolve your complaint or you are unhappy with the outcome, you may refer your written complaint to the Privacy Commissioner.

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For more information:

Call **133 282**

Visit **www.cua.com.au**

Drop into your local branch



Recycled Paper



Printed Alcohol Free using Environmentally friendly/biodegradable products

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