

### Privacy Statement

We, Beyond Bank Australia Limited, understand the importance of protecting your privacy and we are committed to complying with the *Privacy Act 1988 (Cth)* ("the Privacy Act"), the Australian Privacy Principles set out in the Privacy Act, Privacy (Credit Reporting) Code, Identity Verification Services Act 2023 (Cth) (IVS Act), applicable Codes of Practice to which we subscribe and other laws and codes affecting your personal information. A copy of our Privacy Policy is available on our website at [www.beyondbank.com.au/privacy](http://www.beyondbank.com.au/privacy) or on request.

### How we collect your personal information

We will only collect personal information (including credit information) directly from you, unless you have provided your consent. This information will generally come from what you provide in your application for one of our products or services, and from supporting documentation.

We may also need to collect personal information (including credit-related information) about you from third parties, such as any referees that you provide, your employer, other Credit Providers and third party service providers including credit-reporting bodies. If you need assistance due to any special circumstances or require this document in an alternative format, please contact us.

### Why we collect your personal information

We may use your personal information (including credit-related personal information) for the purpose of providing products and services to you and managing our business relationship with you. This may include:

- assessing and processing your application for consumer or commercial credit or to be a guarantor for the applicant
- assessing your credit worthiness
- managing your loan or the arrangements under which your loan is funded
- executing your instructions
- ongoing servicing of our relationship with you
- charging and billing
- protecting you and us from error or fraud
- research and development
- collecting overdue payments due under our credit products
- managing our rights and obligations regarding external payment systems, or
- direct marketing, by sending to you information about our products and services (unless you ask us not to), even if you are on the Do not Call Register. You may request, at any time, not to receive marketing communications from us. You can make this request by contacting us, or by 'unsubscribe' from our marketing messages.

We will not use or disclose your personal information (including credit-related personal information) for a purpose other than:

- a purpose set out in our Privacy Policy;
- a purpose you would reasonably expect;
- a purpose required or permitted by law; or
- a purpose otherwise disclosed to you to which you have consented.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

### Laws under which we are required to collect your personal information

The *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No 1) (Cth)* requires that we collect certain information from you prior to admitting you as a customer. For example, if you are opening a membership as an individual, we are required to collect your full name, date of birth and current residential address. We are also required to verify this information using a reliable and independent source. Different information is required to be collected and verified if you are opening a membership in a capacity other than an individual (e.g. a company).

The *National Consumer Credit Protection Act 2009 (Cth)* requires that we collect personal information from you when you are applying for credit from us. We are required to collect information about your credit requirements, objectives and financial situation. We are also required to collect the necessary information to verify your financial situation, which includes verifying your income and employment details.

### What information can be disclosed?

The Privacy Act allows us and other applicable persons to disclose personal information about you, and any guarantor, in connection with providing credit to you. Personal information may contain credit information and include:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and two previous addresses, current and last known employer, and driver's licence number
- the fact that you have applied for credit and the amount, or that we are a current Credit Provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that Credit Providers can disclose under the Privacy Act, including a credit report.

### When we may give personal information to other organisations

The Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit-reporting body (see 'Important information about credit-reporting bodies' below)
- obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify
- exchange credit information about you with each other, and
- exchange credit information about you with any credit-reporting body and any other provider of credit to you named in your credit application or a credit report from a credit-

reporting body.

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any Credit Provider named in your credit report issued by a credit-reporting body
- any agent or contractor of ours assisting in processing the loan application, and other entities involved that may be involved in a securitisation arrangement which we use to fund your loan and any loan originator.

In addition, in connection with assessing your loan application, administering your loan or collecting unpaid amounts under your loan, we may disclose your personal information (including credit information or credit-eligibility information) to:

- external organisations that are our assignees, agents or contractors
- external service providers to us, such as:
  - those we use to verify your identity
  - those we use to provide you with our products and services, including those for whom we act as an agent
  - administration service platforms
  - fund managers
  - payment systems operators
  - information technology service providers
  - printing and mailing houses
  - fraud prevention service providers, and
  - research consultants
- agencies that provide services to undertake identity verification such as the Attorney-General's Dept and OCR Labs;
- our professional advisers, such as accountants, lawyers and auditors
- your representative, for example, lawyer, mortgage broker, financial adviser or attorney, as authorised by you
- insurers and re-insurers, where insurance is provided in connection with our services to you
- debt collecting agencies, if you have not repaid a loan as required
- state or territory authorities, and PEXA (the national electronic property exchange), that give assistance to facilitate the provision of home loans to individuals
- government and regulatory authorities, if required or authorised by law
- other Credit Providers, and their professional advisers
- for loans issued as part of the Australian Government 5% Deposit Scheme (the Scheme):
  - Housing Australia for the purpose of meeting our reporting obligations, and
  - Housing Australia and/or the Australian Government for the purpose of overseeing, managing and conducting any further investigations in relation to the Scheme.
- other entities for which you have provided your consent.

#### **Disclosure outside of Australia**

We may 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 a transfer. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in our Privacy Policy.

From time to time we may use service providers or other third parties which operate or hold data outside of Australia. This may result in your personal information (including your credit-related personal information) being stored overseas. These parties are selected specifically to assist in enabling us to provide products or services to you, in particular information technology solutions. At present our arrangements include providers based in the United States of America and the Netherlands. Where this occurs, we take all reasonable steps that appropriate data handling and security arrangements are in place to protect your data.

#### **Important information about credit-reporting bodies**

If you apply for consumer credit (including to increase the limit on an existing credit account), the credit provider can collect credit reporting information about you from a credit reporting body without your consent. If you apply for commercial credit, the credit provider can only collect your credit reporting information with your consent. Commercial credit is any credit that isn't intended to be used wholly or predominantly for personal, family or household purposes or to acquire, maintain, renovate or improve residential property for investment purposes (or to refinance such credit).

The credit reporting body will keep a record whenever a credit provider makes an information request about you in relation to an application for credit and this may be used and disclosed for the purpose of the credit reporting body or a credit provider assessing your credit worthiness, including calculation of a credit score.

The record that a credit provider has made an information request in relation to an application for credit can affect a credit score calculated by a credit reporting body about you. The credit score might go up, down, or stay the same. It will depend on factors like the type of credit that has been applied for, how many other credit reporting information requests have been made by credit providers about you recently, and other information the credit reporting body holds about you. Your credit score is likely to be negatively impacted if a lot of credit reporting information requests are made about you by credit providers in a short time.

If you obtain credit from us, we may also disclose other information to a credit-reporting body. That includes disclosing that you have failed to meet your payment obligations in relation to consumer credit or have committed a serious credit infringement, if that is the case. The credit reporting body may include this information in reports provided to credit providers to assist them to assess your creditworthiness.

Specifically, the credit reporting bodies we deal with, and to whom we may disclose information to or from whom we may collect information are either Equifax or Experian.

The Privacy Policy and contact details for Equifax are available at [www.equifax.com.au](http://www.equifax.com.au) and for Experian are available at [www.experian.com.au](http://www.experian.com.au).

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.

"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. You can also ask a credit-reporting body 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. To make such a request, contact the relevant credit-reporting body, using the contact details on their website.

#### **Lenders' mortgage and trade insurers**

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may collect credit information about you from a Credit Provider or from a credit-reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

#### **Guarantors**

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

#### **Personal information about third parties**

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this notice and that they can gain access to that information by contacting us.

#### **Your rights to access, or seek a correction of, your personal information held by us**

Our Privacy Policy details how you can access, or seek a correction of, any personal information (including credit-related personal information) that we hold about you.

#### **How to notify us about a potential breach of the Privacy Act, Australian Privacy Principles or the Privacy (Credit Reporting) Code**

Our Privacy Policy details how you may complain about a possible breach of the Privacy Act, Australian Privacy Principles or the Privacy (Credit Reporting) Code in relation to the personal information that we hold about you, and how we will deal with your complaint.

#### **Lenders' Mortgage Insurance**

This section is relevant if we will or may be seeking Lenders' Mortgage Insurance (LMI) from one or more insurers in respect of the repayment of any credit that we may provide in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "the Insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

It is important to note that LMI insures us as the lender against loss on default under a mortgage finance arrangement we have with you. You do not receive the benefit of the LMI policy.

Where we apply to the Insurer for LMI in connection with:

- any credit sought by you from us (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any credit provided, or to be provided by us;

the Insurer will be collecting personal information about you.

The Insurer will be collecting any such personal information about you:

- to decide whether to insure us under an LMI Policy
- to assess the risk of you defaulting on your obligations to us
- 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 we collect about you
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of us if the LMI insurer pays out an insurance claim on your loan
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention
- to comply with legislative and regulatory requirements under the Privacy Act 1988 and Insurance Contracts Act 1984
- for a mortgage insurance purpose relating to you, and
- for any other purpose under the insurance policy issued to us relating to the loan.

Without the provision of your personal information to the Insurer, the Insurer may be unable to process or accept our application for LMI and we may be unable to provide the mortgage finance requested.

The insurer may seek and collect further personal information (including sensitive information) about you during the course of the insurance policy. The terms of this Notice and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

By signing the acknowledgment below, you agree and consent to the Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Insurer by the Privacy Act 1988).

The Insurer will usually, or may, disclose personal information of the kind it collects about you to:

- us
- its related companies
- your referees, including your employer
- your legal and financial advisers
- valuers, other insurers, re-insurers, claim assessors and investigators
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager
- other financial institutions
- organisations that are involved in debt collecting or in purchasing debts
- organisations such as fraud reporting agencies that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct
- organisations involved in surveying or registering a security

property or which otherwise have an interest in a security property

- government or regulatory bodies (including ASIC and the Australian Taxation Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities
- rating agencies to the extent necessary to allow the rating agency to rate particular investments
- organisations involved in securitising your loan, including re-insurers and underwriters, loan services, trust managers, trustees and security trustees
- guarantors and prospective guarantors of your loan
- payment system operators to allow an information collector to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist the information collector to conduct its business.

Where permitted by the Privacy Act, your personal information may be disclosed to organisations overseas including the Insurer's related companies (including in the Philippines), reinsurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, Helia or QBE LMI will not be responsible for that disclosure.

By signing the acknowledgment, you agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act 1988) to any such disclosures of your collected personal information by the Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Insurer does so in a manner and for purposes that conform with the Privacy Act 1988, by signing the acknowledgment below, you agree and consent to the Insurer:

- obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing our application for LMI;
- giving to and receiving from us, any Credit Providers named in the application for credit, and any Credit Providers named in a credit report issued by a credit-reporting body, information about your credit worthiness, provided that the information is given or received for the purpose of assessing our application for LMI;
- obtaining a commercial and /or consumer credit report containing credit-related personal information about you from a credit-reporting body and to the Insurer using that report or any information derived from the report in assessing our application for LMI in respect of either consumer credit or commercial credit provided by us, and for any other purposes permitted under the Privacy Act 1988; and
- disclosing personal information (including credit-related personal information) about you to a credit-reporting body for any purposes set out in this Notice. Subject to the provisions of the Privacy Act 1988, you may have access to personal information collected and held by the Insurer about you. You may contact the Insurer for access to your personal information held (if any) by contacting the Privacy Officer of

the Insurer at the address or in the manner disclosed in the Schedule.

#### **SCHEDULE**

In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited ("QBE LMI")  
Level 5, 2 Park Street  
Sydney NSW 2000  
ABN 70 000 511 071 Toll-Free call 1300 367 764  
Contact Person: Privacy Officer  
Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)  
<http://www.qbe.com.au>

Helia Insurance Pty Limited Level  
26, 101 Miller Street North  
Sydney NSW 2060  
ABN 60 106 974 305 Tel: 1300 655 422  
Privacy Policy  
[www.helia.com.au/privacy-policy](http://www.helia.com.au/privacy-policy)

#### **Consumer Data Right (CDR)**

The CDR gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data and is available through our website.

You can also get an electronic or hard copy from us on request.

#### **Security**

We take all reasonable steps to protect your personal information (including credit-related information), collected through our website or otherwise and subsequently held by us, from misuse, interference and loss, and unauthorised access, disclosure, or modification.

When we no longer require your personal information (including when we are no longer required by law to keep records relating to you), we take reasonable steps to destroy or de-identify your personal information.

#### **Identification**

To minimise the risk of ID theft or fraud, we need to verify your likeness against your identity (ID) documents. One way to do this is by using a facial biometrics service. We have partnered with OCR Labs to provide the facial biometrics service, which requires you to use your phone camera to capture images of your face and your ID documents.

Some driver's licences may include health information such as your organ donor status. The images that you take may also include geolocation data. We do not use this information and data for any other purpose than to verify the authenticity of your ID.

We require your consent to participate in the facial biometrics service, and for us to receive the images that you take using your phone camera (which images may include health information) for the purpose of verifying your identity. The relevant information and data will be collected by OCR Labs and shared with us. OCR Labs deletes the data once the verification report has been sent to us. We may use it to check against records held by the ID

document issuer or information provider.

If you register to identify yourself with us using Voice ID, (voice biometrics), we will also collect a recording of your voice and a voiceprint. We will hold your voice (Voice ID) as an algorithm once you provide your permission. Should you wish to remove this service you can do so over the phone or at a branch.

**Collection, disclosure and verification of identity**

There may be circumstances in which we will require assistance to verify your identity. If we request assistance from the Attorney-General’s Department to verify your identity through the Document Verification Service (DVS), the Attorney-General’s Department will collect your personal information for this purpose. The information you provide will be sent to the DVS Hub, administered by the Attorney-General’s Department, and matched against official records held by the government agency responsible for issuing the identity document (document issuer). The DVS Hub will advise us of whether the information you provide matches official records.

The Attorney-General’s Department may also disclose your personal information to the relevant document issuer to assist them with verifying your identity documents. This collection is authorised under APP 5.2(c) and section 27 of the IVS Act which permits the collection of your personal information from someone other than yourself when it is authorised under an Australian law.

The Attorney-General’s Department will handle your personal information in accordance with their obligations under the Privacy Act.

For more information on how the Attorney-General’s Department may handle your personal information, see the Attorney-General’s Department’s Privacy Statement:

<https://www.idmatch.gov.au/resources/privacy-statement-identity-verification-services>.

**How the document issuer will handle your personal information**

Your personal information will be shared by the Attorney General’s Department via the DVS Hub with the government agency that issued your identity document to verify it against their official records. These agencies already hold your personal information as part of their official records, in line with their own privacy policies and legal obligations.

If you do not consent to us verifying your identity by using biometrics, we will provide you with an alternate verification process. If this is the case, please contact us on 13 25 85 for further information.

**How to contact us**

If you have any questions or would like further information regarding the handling of your personal information, you can contact us as follows:

- In person:** at one of our branches
- Mail:** GPO Box 1430  
Adelaide SA 5001
- Telephone:** 13 25 85
- Email:** [contactus@beyondbank.com.au](mailto:contactus@beyondbank.com.au)

**Acknowledgment and consent**

- By signing, you acknowledge that you have read and understood this document.
- You also acknowledge that the information you have provided in your application for credit is true, complete and correct. These particulars have been provided to enable Beyond Bank Australia to decide whether to grant you a loan and you understand that these particulars will be relied upon when making the decision.
- You declare that you are not an undischarged bankrupt and there are no outstanding judgments or claims against you.
- You are authorised to provide the personal details presented and you consent to your information, personal and sensitive (such as, your organ donor status, face and facial biometrics) being collected and verified with the relevant document issuer or official record holder via the use of our trusted third-party provider for the purpose of confirming your identity.
- You consent to us sharing your personal information (including any biometrics) with our trusted third-party service provider.
- You acknowledge that your personal information may be processed and retained in accordance with the Privacy Act 1988 (Cth)

**Applicant 1**

Member No.	
Signature	Date / /
Name	

**Applicant 2**

Member No.	
Signature	Date / /
Name	