

RSL Money (Australian Military Bank Ltd ACN 087 649 741) (we, 'us', 'our') may collect, use, hold and disclose Personal Information and credit-related information about you for the purposes of arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties.

We are also required to collect your Personal Information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

If you do not provide us with your Personal Information and credit-related information we may not be able to arrange finance for you or provide other services. You can find out more about how we deal with your privacy by viewing our Privacy Policy at [www.rslmoney.com.au](http://www.rslmoney.com.au).

*Credit Information* includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Credit Information* includes credit reporting information supplied to us by a credit reporting body. *Personal Information* includes any information or an opinion from which your identity is apparent or reasonably apparent.

## PRIVACY POLICIES

You may gain access to the Personal Information and credit-related information that we hold about you by contacting us. A copy of our Privacy Policy can be obtained from the link above, or by contacting us on 1300 000 775. Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (CRBs) are shown at the end of this consent. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your Personal Information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your credit worthiness, the fact that CRBs may provide your Personal Information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

## CONSUMER AND COMMERCIAL CREDIT INFORMATION

We may exchange your commercial and consumer credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

## MAKE AND USE A VOICE RECORD

Any time we speak with you, we may record the conversation for record and other purposes.

## EXCHANGE INFORMATION WITH CREDIT PROVIDERS

We may exchange your Personal Information and credit-related information with other credit providers for the purposes of assessing your credit worthiness, credit standing, and credit history or credit capacity.

## DISCLOSE INFORMATION TO GUARANTORS

We and the Mortgage Insurers listed below may disclose your Personal Information and credit-related information to any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

## EXCHANGE INFORMATION

We may exchange Personal Information and credit-related information with the following types of entities, some of which may be located overseas. Please see our Privacy Policy for more information.

- The CRBs identified below.
- Finance brokers, mortgage managers, persons who assist us to provide our products to you.
- Financial consultants, accountants, lawyers and advisers.
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan - for example if a complaint is lodged about us.
- Businesses assisting us with funding for leases and loans.
- Entities to whom we outsource some of our functions.
- Trade insurers, other insurers, valuers and debt collection agencies.
- Any person where we are required by law to do so.
- Any of our associates, related entities or contractors.
- Your referees, such as your employer, to verify your information you have provided.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

## CUSTOMER IDENTIFICATION

We and our Mortgage Insurers may disclose Personal Information about you to an organisation, including a CRB, providing verification of your identity, including on-line verification of your identity. The organisation will give us a report of whether that Personal Information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

## MORTGAGE INSURERS

We may disclose Personal Information and credit-related information to the lenders mortgage insurers and the title insurers (collectively, Mortgage Insurers) listed below. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may disclose your Personal Information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurer's related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the *Privacy Act 1988*, the Mortgage Insurers will hold, use and disclose your Personal Information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims; enforcing any mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management including securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify Personal Information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Insurance Contracts Act 1984 (Cth)* and the *Privacy Act 1988*. If the Personal Information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange finance for you or provide other services.

The Mortgage Insurers that we may disclose your Personal Information and credit-related information to are:

Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 655 422 or [www.genworth.com.au](http://www.genworth.com.au), and

The Mortgage Insurer's, Funder's and agent's privacy and credit reporting policies describe how they collect, use, hold and disclose your Personal Information and credit-related information, how you may access the Personal Information and credit-related information they hold about you, how to seek correction of that information, and how you may complain about a breach of your privacy and how that complaint will be dealt with.

## CREDIT REPORTING BODIES

We and our Mortgage Insurers may exchange your personal and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Veda Advantage Ltd - [www.veda.com.au/privacy](http://www.veda.com.au/privacy)

Dun & Bradstreet (Australia) Pty Ltd - [dnb.com.au/Header/About\\_Us/Legal/Privacy\\_policy/index](http://dnb.com.au/Header/About_Us/Legal/Privacy_policy/index)

Experian - [www.experian.com/privacy](http://www.experian.com/privacy)

## OVERSEAS DISCLOSURE

We and our Mortgage Insurers may disclose your Personal Information, and credit-related information to overseas entities including related entities and service providers located overseas such as in the USA, Canada, India, Ireland, or the United Kingdom. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. We attempt to select secure and reputable offshore service providers, but we are not liable for any breach or misuse of information sent offshore, and the information will not have the same protection as under the Australian Privacy law.

## STORAGE AND SECURITY

We and our Mortgage Insurers may store your Personal Information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.