

Privacy Notification for Banking Customers

1. Our commitment

We value your trust in us as a member-owned banking entity. It is important for us to protect and keep your personal information, including your financial information, securely. To achieve this we are committed to complying with the requirements of the Privacy Act and the Australian Privacy Principles (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 on to have a clearly expressed and up-to-date APP privacy policy about our management of personal information.

2. Collection & use of personal information

We collect and hold personal information about you to:

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

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

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act

3. How we collect personal information

In providing our banking services, we will collect personal information directly from you.

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 will ask you to confirm your contact information.

4. What if you do not wish to provide us with information?

If you do not give us the personal information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

5. Providing your personal information to other organisations

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

- organisations that provide information to verify your identity
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- 3rd party product suppliers to provide information to you about their services and products

6. Our APP Privacy Policy

Our APP Privacy Policy is available at www.macquariecu.com.au. The Policy contains information about:

- how you can access your personal information
- how you can seek correction of that personal information
- how you may complain about a breach of the Australian Privacy Principles
- how we will deal with your complaint

7. Providing your personal information to overseas recipients

It is not likely that we will disclose your personal information to overseas recipients.

8. How to contact us

Phone: 1300 885 480

Fax: 02 6882 6909

Email: info@macquariecu.com.au

Mail: PO Box 1618, Dubbo NSW 2830