

Protecting your personal information

When it comes to the privacy of your personal information our priority is to protect your details from misuse. We take every precaution to ensure that your personal information is not disclosed to, or accessed by any unauthorised persons. This policy applies to our current and former members.

The following questions are designed to answer some of the most frequently asked questions in relation to privacy issues.

1. What personal information does CCU collect?

We collect personal information essential to providing you with the products and services that meet your needs. We ask for your consent before collecting personal information from you or about you from another source, for example, a credit reference from a credit reporting agency.

We collect most personal information directly from you, e.g. personal information you give us when becoming a member, opening accounts, completing application forms and when you deal with us over the phone, write to us, visit our website or call into our branches in person. If you fail to give us the necessary information, your request for a product or service may be unable to be processed. We also get information about your transactions with us and with others. For example, we have your account balance information. We get information such as your credit history from credit bureaus.

What about sensitive information?

We will not collect, use or disclose sensitive information about you unless it is necessary to provide you with a product or service and we have your consent or we are legally required to collect, use or disclose that information.

Sensitive information can be information about your:

- Race or ethnic origin
- Political opinions
- Membership of a political association
- Religious beliefs or affiliations

- Philosophical beliefs
- Membership of a professional association
- Membership of a trade union
- Sexual preferences or practices
- Criminal record
- Health

3. How is my personal information used?

We use your personal information to:

- Implement and administer appropriate products and services for your use;
- Evaluate our relationship with you and your individual financial needs;
- Improve our range of financial products and services;
- Identify you and protect you from unauthorised access to your personal information, accounts and services;
- Perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training and market and member research);
- Prevent or investigate any fraud or crime (or a suspected fraud or crime);
- Comply with relevant laws, regulations, Codes and external payments systems.

We do not use your tax file number (TFN), pension number, Medicare number or any other government agency identifier as your account, policy or application number. These numbers are used to prove your identity when dealing with us and are only disclosed for purposes required by law. Where possible, we store any personal information about members anonymously.

4. Will I be sent marketing information?

It is entirely up to you, whether or not you receive information from us regarding special marketing offers. You may advise us if you do not wish us to share your personal information for non-financial offers. If you no longer wish to receive marketing information or if you change your mind and wish to receive special offers again, simply write to us or call (07) 4931 4900.

5. Will my personal details be disclosed to other parties?

We will not disclose your information unless you have given us consent or we are required by law to do so. Your consent can be verbal or written. The circumstances where we may use or disclose your personal information without consent are very limited. They include where we are required by law, for the investigation of an offence or for court proceedings.

However, we may disclose personal information to third parties as part of the normal course of business when we contract out some of our functions and activities. For example, we may provide names and addresses to:

- Mailing houses to mail account statements or direct mail
- Printers for cheque book production;
- Manufacturers of plastic cards e.g. VISA;
- Credit reporting and debt collecting agencies;
- Mortgage insurers and any reinsurer of any such mortgage insurer;
- Your guarantors (and intending guarantors);
- Your referees;
- Other financial institutions (such as banks);
- Your authorised agents or your executor, administrator or legal representative;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- An organisation that is in an arrangement or alliance with us for the purpose of promoting or using their respective products and services (and any agents used by that organisation in administering such an arrangement or alliance).

In these situations, we prohibit third parties from using your personal information except for the specific purpose for which we supply it. These third parties must keep your information confidential.

6. How is my personal information protected?

We have set in place systems to protect your information from unauthorised access, loss, misuse, disclosure or modification such as:

- Requesting identification over the phone, internet or counter
- Employing the latest technology to protect our computer systems.

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

We also maintain physical security, such as locks and security systems, over our paper and electronic data stores and premises. We also maintain computer and network security: e.g. the use of firewalls (security measures for the internet) and other security measures such as identification codes and passwords to control access to computer systems.

We securely destroy personal information when we no longer need it:

- For the purposes for which we collected it; or
- To meet legal requirements.

We regularly dispose of all paper files, correspondence and any other paper documents that contain personal information which is no longer needed. Electronic information that is no longer required is deleted from our systems.

7. How is my personal information updated?

Accurate up to date information helps us provide you with the best possible service. We take all reasonable steps to ensure that your personal information is accurate, complete and up to date at the time of collecting, using or disclosing the information.

If you believe any of your personal information held by us is incomplete or inaccurate, please notify us immediately so that we can update your files.

8. How can I access information that CCU holds about me?

We will need to verify your identity before giving you access. We will normally be able to deal with your request immediately at no charge. However, if the request is complex or involves large volumes of information, we may take up to 30 days to process the

PRIVACY POLICY



Security & Protection

Additional Services Available

| | |
|-------------------------------|-------------------------------|
| * Home / Investment Loans | * Business Loans & Overdrafts |
| * Personal Loans | * CreditLine |
| * Term Deposits | * Savings/Cheque Account |
| * Cash Management A/c | * E-Saver Account |
| * Christmas Club Account | * Super Savers Account |
| * General and Life Insurance# | * Deeming Account |
| * VISA Debit Card | * BPAY® |
| * Phonefa\$t Banking | * Netfa\$t Internet Banking |
| * Car Search | * Travelex |

A Financial Services Guide and Product Disclosure Statements are available in all branches. You should consider the PDS in deciding whether to buy or hold the product.

Capricornia Credit Union Ltd acts as an intermediary for CGU Insurance Limited ABN 27 004 478 371. An IAG Company. You can get a Product Disclosure Statement (PDS) from any office of Capricornia Credit Union Ltd or CGU. You should consider the PDS in deciding whether to buy or hold the product.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Branches

| | | |
|-------------|--------------------------|-----------|
| ROCKHAMPTON | - 157 East Street | 4931 4900 |
| | - Park Avenue Mall | 4931 4900 |
| | - Stockland | 4931 4900 |
| YEPPOON | - 2 James Street | 4939 5388 |
| EMERALD | - 115 Egerton Street | 4982 2888 |
| MACKAY | - 62 Sydney Street | 4957 2651 |
| MIRIAM VALE | - Blomfield Street | 4974 5433 |
| GLADSTONE | - Valley Shopping Centre | 4972 7474 |

E-Mail: info@capricorniacu.com.au
Web Site: www.capricorniacu.com.au

Capricornia Credit Union Ltd ABN 54 087 650 940
Australian Financial Services License No: 246780
0404.1

- Observing all security requirements relating to personal identification numbers (PINs) or passwords; and
- Contacting us immediately when you change your contact details, such as your address and phone numbers.

12. How can I resolve any concerns I may have?

You are entitled to lodge a complaint if you believe that your privacy has been compromised.

We aim to resolve all complaints at the earliest opportunity, however, if your complaint is not resolved to your satisfaction you may contact our Disputes Resolution Officer to resolve your grievance.

To lodge your complaint simply phone (07) 4931 4900 or put your complaint in writing and send to:

The Dispute Resolution Officer
Capricornia Credit Union Ltd
PO Box 1135
Rockhampton, Q 4700

If you are not satisfied with the outcome then you can have your complaint referred to the Federal Privacy Commissioner by phoning 1300 363 992 or by writing to

Director of Complaints
Office of the Federal Privacy Commissioner
GPO Box 5218
Sydney, NSW 1042

13. How will I know about changes to the Privacy Policy?

From time to time we may review and revise our privacy policy. We reserve the right to change the privacy policy at any time. If the policy is amended we will post revised editions in our branches and on our website.

Note: Any reference to "us", "we", the "credit union" in this document is reference to Capricornia Credit Union Ltd.

request and charge a fee to cover the cost of retrieval and supplying you with the information.

In a limited number of cases we may not be able to supply you with the requested information if:

- It will threaten the privacy of other individuals;
- The information relates to anticipated legal proceedings;
- The information would reveal our commercially sensitive decision making processes; or
- The law prevents us from disclosing the information.

If we are unable to tell you what personal information is held about you, we will give you the reasons why and attempt to find alternative means to enable you to access your information.

9. How secure is CCU's Website and Internet Banking?

We continually safeguard and monitor our online security systems to maintain the highest possible security. The service providers we use for internet banking are regularly audited by external experts to ensure your personal information is appropriately protected.

Our website tracks usage patterns on an anonymous and aggregate basis. We use cookies (small data files) to provide aggregate and anonymous information on how people use the website and what they find interesting and useful on it. We do not link this information back to any information you have supplied to us.

Secure pages are identified by a padlock appearing at the bottom of the browser window. This can also be confirmed by the prefix <https://> in the address bar of your browser window.

10. Does my personal information leave Australia?

We do not send personal information outside Australia unless it is authorised or required by law.

11. How can I help protect my personal information?

You can help us to protect your personal information by: