

# Privacy Statement

## Our Commitment

In handling your personal and financial information, Police Association Credit Co-operative Limited ABN 33 087 651 661 (Police Credit) is committed to complying with the Privacy Act 1988, the National Privacy Principles and any industry Code of Practice to which we have agreed to be bound.

A copy of our Privacy Policy is available on request.

## Collection and Use of Personal and Financial Information

We collect personal and financial information from you when you apply for membership, when you inform us of any change to personal and financial information we hold about you and when you apply to use our products and services.

We collect information to enable us to:

- assess your eligibility for membership,
- if accepted, to provide membership benefits to you,
- assess your eligibility for our products and services,
- if approved, to provide you with the products and services you require, and
- provide you with information about products and services available to you from Police Credit and associated businesses including information about discounts, competitions and special offers.

## Providing Your Personal and/or Financial Information to Other Organisations

In providing products and services to you it may be necessary for us to provide your personal and/or financial information to other organisations with whom we conduct business.

Such organisations include

- our legal advisors, accountants and auditors,
- printers and mailing services who assist us in providing products and services to you,

- insurers and mortgage insurers used by Police Credit and reinsurers of any mortgage insurer,
- collection agents, credit reporting agencies, conveyancers, an organisation proposing to fund the acquisition or acquire any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and after acquisition the purchaser and any manager,
- other financial institutions,
- our agents,
- external payment systems operators,
- other organisations with whom we have an alliance or arrangement for the purpose of promoting our respective products and services, and agents used by us and our business partners in administering such an alliance or arrangement,
- suppliers of goods or services to you in connection with a rewards program associated with a facility,
- contractors and external advisers (such as Indue Ltd) whom we engage from time to time to carry out or advise on our functions and activities, or to assist in the development or improvement of the products and services we provide to you.
- information technology service providers including those who assist or support us with data storage and processing and software development,
- government agencies, such as Australian Prudential Regulation Authority, Australian Transaction Reports and Analysis Centre and Australian Securities and Investments Commission, which regulate our products and services,
- law enforcement bodies and courts,
- your agents and contractors such as your legal adviser, financial adviser, financial institution, builder, conveyancer and settlement agent or insurers or prospective insurers and their underwriters,
- your executor,
- your administrator, trustee, guardian or power of attorney, your employer, your referees and any other person to the extent deemed necessary by us, in order to deliver any instruction you give us.

Your personal and/or financial information is only provided to those entities to the extent necessary to enable us to provide member benefits and our products and services to you and to the extent required by law.

For example, to facilitate transaction investigation and to assist with identification of suspicious or fraudulent transactions, your personal information and transaction details may be sent to countries other than Australia. By using your Visa card, you agree that your personal information and transaction details may be sent overseas.

## **Security of information**

We have implemented appropriate physical, electronic and managerial security procedures in order to protect personally identifiable information from loss, misuse, alteration or destruction. Only our authorised personnel are provided access to personally identifiable information in order to perform their roles and these employees have agreed to ensure the confidentiality of this information. We regularly review security and encryption technologies and will strive to protect information to the fullest extent possible.

## **Linked sites**

Our website may contain links to other sites. We are not responsible for the privacy practices or the content of such web sites. We encourage you to read the privacy statements of any linked sites as their privacy policy may differ from ours.

## **Marketing Information**

If you have not opted-out of receiving marketing material, we may provide you with information from time to time about new products and services available to you from Police Credit, or other businesses with whom we have a relationship.

Your consent to our providing this information to you will be implied unless you notify us that you wish to opt-out, i.e. not to receive marketing material. You may do this by ticking the box at the bottom of this form or by contacting Member Response on 13 63 73 and advising them that you do not wish to receive marketing information.

## **What if You Do Not Wish to Provide Us With Information**

In order to provide products and services to you we require information about you. If you do not provide us with all of the information we require we may be unable to accept your application for membership or provide products or services to you.

If you are applying for an account or a service governed by the Anti-Money Laundering and Counter Terrorism-Financing Act 2006, you must provide information such as your name, residential address, date of birth, occupation, country of residency and contact details and if we are unable to verify your identity, your account or the service you have requested can not be provided and/or as the signatory you, or your authority to operate, may not be able to withdraw funds.

The Insurance Contracts Act says you and any life to be insured have a duty to disclose information which may affect the insurance

company's decision to grant insurance or the terms of insurance. Under the First Home Savings Account Act and Retirement Savings Account Act we are required to collect information about your identity and circumstances for the purposes of opening and operating the account.

If you do not provide us with your Tax File Number there may also be taxation implications for you.

## Your Rights

Under the Privacy Act you have the right to access personal information we hold about you. If the information is incorrect, you have the right to require us to amend the information.

## Further Information

Should you require further information about our Privacy Policy or access to your personal and/or financial information, please contact Member Response on 13 63 73.

If you have a concern or complaint about our Privacy Policy or procedures, you may contact our Privacy Officer by telephone on 13 63 73 or by mail to:

PO Box 669 Carlton South 3053.

If you are still not satisfied, you may be able to access the Director of Complaints, Office of Federal Privacy Commissioner which is an impartial and respected alternative to legal action. You may telephone the service on 1300 363 992, write to:

GPO Box 5218 Sydney NSW 1042  
or send an email to [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au).

## Updates to this Policy

Our Privacy Policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and the changing business environment.

The current version is accessible at [www.policecredit.com.au](http://www.policecredit.com.au)

Please do not send me marketing information.

Name: \_\_\_\_\_ Sig: \_\_\_\_\_

Member No: \_\_\_\_\_ Date: \_\_\_\_\_

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 **Police Credit**  
Securing your future