

Unity Bank Limited (ABN 72 087 650 637) ('the Bank', 'we', 'us' or 'our') provide a wide range of banking and financial products and services. We are bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act) which allows us to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

This Privacy Notice describes how we collect, use and share your personal information.

What is personal information?

Personal information means information or an opinion about an identified individual or an individual who is reasonably identifiable. This can include a person's name, age, gender, postcode and contact details. It may also include financial and credit-related information, such as credit card or transaction details, as well as a range of other types of data. Unless stated otherwise, a reference to personal information in this Privacy Notice is also a reference to credit-related information.

Although we try to make sure that all information we hold is accurate, personal information also includes any inaccurate information about an individual. We may periodically request that you confirm certain details and also ask that you contact us to update any changes to your personal information.

Collecting personal information about you

We may collect personal information from you by various means including in-person, by facial image captured by cameras on our property (including ATMs), by telephone, using video conferencing, by email, by letter and through our website, social media channels, online banking and mobile apps. Wherever possible, we will collect personal information (including credit-related information) directly from you. This information will generally come from what you provide in your applications for membership and/or our products or services or when performing a transaction with us. We only ask for personal information relevant to our business relationship with you.

We may also collect information that has been obtained from a credit reporting body, or that has been derived from that information, that is about your creditworthiness (if you are an individual). This includes information that is, has or could be used, to determine your eligibility for consumer credit, such as your credit score (i.e. a calculation that indicates how likely a credit applicant will repay credit we may provide to them).

We collect, use, hold and disclose personal information (including credit-related information) about you so that we can:

- establish your identity as required by the Anti-Money Laundering and Counter Terrorism Financing Act
- assess your eligibility for memberships and loans, benefits, financial services and product information about those benefits, services and products
- establish your capacity to repay a loan or act as a guarantor
- provide you with information about financial services and products from third parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us or third parties we have agreements with
- protect the safety and security of our staff and visitors
- process applications for products and services, including loans
- obtain credit eligibility information about you from a credit reporting body to enable us to assess your creditworthiness
- manage our risks and help identify and investigate inappropriate and illegal activity, such as fraud
- comply with our legal obligations (including to assist law enforcement agencies or regulators where we are required to do so)

- inform you about products or services that may be of interest to you, including those of our business partners.

The law also requires us to collect and hold your information for our register of members under the Corporations Act.

If you do not provide us with the personal information we need, we may not be able to provide you with the products or services you are seeking.

How we collect your information

We will collect personal information about your financial position from you directly when you apply for a loan, vary your loan, increase your credit limit, or act as a guarantor. We may collect information about your credit history from a credit reporting body and can do this without your consent.

The credit reporting body will record the fact that we have enquired about your credit history, and that record may be disclosed to other credit providers and used and disclosed by the credit reporting body or a credit provider to assess your creditworthiness, including in the calculation of your credit score or credit rating. When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways. It might go up, down, or stay the same and is dependent on factors like the type of credit you're applying for, how many other credit checks you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time.

How you can access your information

You can request access to your information at any time.

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

If you do not give us the 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.

Providing your information to credit reporting bodies

If you do not make your repayments when they fall due or commit a serious credit infringement, we may be able to disclose this to Equifax or any other relevant reporting body. This may include information about whether you make repayments on time and whether your obligation to make those payments has been affected by a financial hardship arrangement. Any information that we provide to these bodies may be included in reports provided to credit providers to help them assess your creditworthiness, including information used in calculation of a credit score or credit rating.

You can ask Equifax and other credit reporting bodies to not use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Contact details

Equifax		Experian	
Phone:	13 83 32	Phone:	1300 783 684
Mail:	PO Box 964, North Sydney, NSW 2059	Mail:	PO Box 7405 St Kilda Road, Melbourne, VIC 3004
Website:	www.equifax.com.au	Website:	www.experian.com.au

You can also ask a credit reporting body, through contact details on their website, not to use or disclose your personal information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

What information can be used and disclosed?

The types of people and entities we disclose personal information about you to include:

- people and entities with whom we have outsourcing or service arrangements, including statement production and delivery, card production, identity confirmation and verification, loan origination, verifying loan applications, auto credit decisioning, payment processing and systems, banking services, data and transaction processing, information technology support, document storage, legal and accounting services;
- providers of payment and card services, when you make a transaction or receive a payment using a payment service or a card;
- agents and advisers acting for you;
- our professional advisors, such as accountants, lawyers, valuers, conveyancers and agents who represent you;
- persons and organisations who assist us in monitoring recorded calls for the purposes of quality assurance, training and acknowledgement;
- contractors for statement printing and mail out, card production, market research or direct marketing;
- affiliated product and service suppliers to provide information to you about their services and products;
- for property loans – property valuers and insurers (including to a lenders mortgage insurer (Helia Group Insurance) if we decide to insure the loan);
- mortgage documentation services;
- trustees and managers of securitised loan programs;
- any guarantor or proposed guarantor of a loan;
- debt collection agencies;
- our auditors, insurers and re-insurers;
- employers or former employers (to verify employment in the case of loan applications);
- other lenders
- government and law enforcement agencies or regulators;
- credit reporting bodies and other credit providers;
- organisations that help identify and investigate inappropriate or illegal activity, such as fraud;
- entities that verify identity or help us comply with our obligations under the AML/CTF Act
- state or territory authorities, or other government authorities, that provide assistance to facilitate the provision of home loans to eligible individuals under a government supported scheme or program. This may include, but is not limited to, shared equity arrangements, deposit assistance, guarantee programs, or other initiatives designed to improve housing affordability.

- for loans with a security property where a second mortgage or other form of government participation is proposed under a government supported home ownership scheme, to the relevant government body to meet the requirements of the scheme.
- Consumer Data Right accredited data recipients where you have consented to the accredited data recipient collecting the personal information from us and we disclosing the personal information to the accredited data recipient (see our Consumer Data Right Policy which is available on our website and on request for more information).

Disclosure to overseas recipients

Our service providers include businesses that are either based overseas or use overseas or cloud-based data storage, meaning your information may be disclosed to or stored in countries such as the United Kingdom, the Netherlands, Belgium, the United States of America, Singapore, New Zealand, India, Norway, Canada, Japan, Serbia, and the Philippines.

Additionally, the Bank may sometimes send your information overseas to:

- service providers or third parties operating outside Australia for data storage
- complete international transactions, such as currency exchanges
- partner organisations assisting us in providing products and services
- comply with legal obligations or assist government or law enforcement agencies.

If we disclose your information internationally, the Bank ensures that appropriate privacy, data handling, and security measures are in place to protect your information.

Our Privacy Policy

Our Privacy Policy is available on our websites. It contains information about:

- how we collect, use, hold and disclose your personal information;
- how you can access personal information about you;
- how you can seek correction of that personal information;
- how you may complain if you think we may have breached your privacy;
- how we will deal with your complaint; and
- how we manage credit information.

How to contact us

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us using any of the below methods:

Phone: 1300 364 400
Mail: PO Box A253, Sydney South NSW 1235 (attention to the Privacy Officer)
Email: mail@unity.bank
In person: Visit one of our Service Centre locations