

### Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out above, and that they can gain access to that information.

### Access to your personal information

Subject to provisions of the Privacy Act (1988), you may access personal information that we may hold about you at any time. The Society may impose a charge to cover the administrative costs of providing access to your personal information. To arrange access please contact The University Credit Society's Head Office on 9389 1011 or ask for details at any of the Society's branches.

### Direct marketing information

Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communications. You may post, fax or email your request to the Society's Head Office, or call 9389 1011 to lodge your request with a Member Service Officer. The Society will ensure your personal information will not be used for this purpose.

### Updating personal information

If you believe your personal details are incorrect, incomplete or not up to date, please contact the Society in writing with the correct details. The Society will ensure changes of details received are actioned immediately in order to maintain an accurate record of your personal information.

### Lodging a complaint

The Society respects your right to privacy, and if you believe that we have breached that in any way, we will action our complaints procedure. This will ensure all complaints are resolved in an efficient and prompt manner.

For further information regarding our Privacy Policy Statement, please contact Head Office on 9389 1011 during business hours in order to be referred to a Privacy Officer.

Copies of The University Credit Society's Privacy Policy Statement are available at any Unicredit branch, or can be mailed by phoning 9389 1011.

Last amendments to this Privacy Statement were made on 1 March, 2010.

If you have any queries regarding the information in this guide, or the Society in general, please visit any of our branches or contact us at:

The University Credit Society Ltd  
PO Box 3200 Nedlands WA 6009

T (08) 9389 1011  
F (08) 9389 8407

**enquiries@unicredit.com.au**

**www.unicredit.com.au**

#### Head Branch & Lending Centre

80 Broadway Nedlands  
T 9389 1011 F 9389 8407

#### University of Western Australia

1st Floor Guild Building  
T 6488 1218 F 6488 1191

#### Murdoch University

Social Sciences Building  
T 9332 8453 F 9360 6757

#### Curtin University

Guild Building  
T 9266 7881 F 9458 9941

The University Credit Society Limited.  
ABN 90 087 651 901.  
AFSL / ACL Number 244168.

# privacy policy

effective March 1, 2010



The University Credit Society Ltd has always been committed to and required by law to protect your privacy. This statement explains how the Commonwealth Privacy (Private Sector) Amendment Act (2000) governs how the Society collects, uses and discloses your personal information. As a member of the Society, we will collect personal information from you from time to time. 'Personal information' is information about and which identifies individuals. It includes information obtained from any source and, should you apply for a loan or act as a guarantor of a loan, it will include anything about credit worthiness, standing history and capacity which, under and in accordance with the Privacy Act (1988), may lawfully be exchanged.

We will not use or disclose your information otherwise than as set out in this statement, for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to or authorised by you.

### Purposes for which we may collect and use personal information

- a.** You agree that personal information about you, which may at any time be provided to us in connection with a facility for which an application is made, may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- b.** You agree, if you make application for credit to us or if you act as a guarantor in respect of credit we may provide, that, in assessing the application (or, if relevant, in assessing whether to accept you as a guarantor), we may seek and obtain personal information about you from a credit reporting agency or other financial institution and may give personal information about you to another financial institution.

**c.** You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with a facility for which you make application to us, for the purposes (as relevant) of:

- Considering any other application you may make to us;
- Complying with legislative and regulatory requirements;
- Performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
- Managing our rights and obligations in relation to external payment systems;
- Conducting market or customer satisfaction research;
- Developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- Developing and identifying products and services that may interest you; and
- (Unless you ask us not to) providing you with information about other products and services.

**d.** To be a member of The University Credit Society Ltd, the Corporations Act requires us to obtain your name and address. If a facility for which you make application to us is an 'account', as defined in the Anti Money Laundering and Counter Terrorism Financing Act (2006), the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

**e.** Where personal information that we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

### Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, even if the disclosure is to an organisation overseas and that organisation is not subject to the same privacy obligations that apply to us:

- Credit reporting agencies;
- Other financial institutions;
- Mortgage insurers used by us and reinsurers of any mortgage insurer;
- Our agents, contractors and external advisers (including Credit Union Services Corporation (Australia) Limited) whom we engage from time to time to carry out, or advise on, our functions and activities;
- Your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- Your executor, administrator, trustee, guardian or attorney;
- Your referees, including your employer;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Any person who introduces you to us;
- Other organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services, and any agents used by us and our business partners in administering such an arrangement or alliance;
- Anyone supplying goods or services to you in connection with a rewards program associated with a facility;
- Debt collecting agencies;
- External payment systems operators;
- Your insurers or prospective insurers and their underwriters;
- Your sureties and guarantors and prospective sureties and guarantors;
- An organisation proposing to fund the acquisition of 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;
- Mail houses contracted to print and distribute statements and other documents and communications to members;
- Any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (Unless you tell us not to) our related bodies corporate for the marketing of their products and services.

