



## Privacy Policy

Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022

**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 and, as a banking entity, to keep your financial information confidential. We are committed to complying with the requirements of the *Privacy Act 1988* and the *Australian Privacy Principles* (APPs) when we collect, hold and manage your personal information - information that may allow others to identify you. The APPs govern how we collect, use, disclose and store personal information. The APPs require us to have a clearly expressed and up-to-date privacy policy about our management of personal information.

**Outline of our Privacy Policy:** this Privacy Policy sets out how we manage the personal information of our customers and users of our website at [www.nicu.com.au](http://www.nicu.com.au) (website). It sets out:

- the kinds of personal information we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- how the customer can access the personal information we hold
- how the customer can seek to correct the personal information we hold
- how the customer can make a complaint about the way we have collected, held, used or disclosed personal information
- whether we are likely to disclose personal information to overseas recipients and if so, the countries to which disclosure is likely to be made.

It also sets out your privacy rights: what you can do to have information corrected and what to do if you have a dispute with us about your privacy rights.

**Personal information we collect and hold:** we may collect:

- identification information: your name, date of birth, evidence of identity (eg passport or driver's licence number)
- tax file number
- contact information: your postal and email addresses, phone numbers
- authorisation information: passwords, passcodes, secret questions used to confirm your authorisation of a transaction
- account transaction information: credits and debits to your accounts
- financial information for loan applications: your assets and liabilities, income and expenses, marital status and dependants, proof of earnings, employment details
- website use information: your IP address, browser type, domain names, access times, referring website addresses, any information or documentation that you view or download.

We may also collect any other personal information that is related to our providing, or arranging others to provide, banking products/ services, financial advisory services, financial accommodation, general insurance or travel services to you.

If you are making a loan application we will collect information about you and your financial position from you directly, and your credit history from a credit reporting agency. The current agency NICU uses is Equifax.

**How we collect personal information:** we will usually collect personal information directly from you when you apply to become our Member, apply to open a banking account with us for the first time, apply for a loan, browse the website or contact us (at a branch or by phone, email or the website). 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 might ask you to confirm your contact information. When you apply for a loan, we will:

- collect personal information about you from a credit reporting agency
- confirm employment and income information with your employer and, sometimes, your accountant.

**How we collect personal information via our website** (including use of cookies): we will collect personal information when you use our website to:

- submit online enquiry forms. For example, we may require identification information and contact information
- register for and login to our online banking platform. For example, we may require identification information, contact information and authorisation information
- apply for our financial services online. For example, we may require identification information, contact information and financial information for loan applications.

We also collect your website use information through cookies when you browse our website. A cookie is a text file that is placed on your hard disk by a webpage server. Cookies are uniquely assigned to your computer. A cookie notifies the webserver that your computer has returned to a specific page. For example, if you register with the website, a cookie:

- helps us to recall your specific information on subsequent visits
- simplifies the process of recording your personal information.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer.

**How we hold personal information:** we hold customer information in our banking system, either as electronic or paper files. As we have a commitment to ensure all personal information is held securely, we have in place security systems to protect information from unauthorised access. We also limit access to our authorised personnel and only as needed. Where personal information is no longer needed for any of our functions/activities, we ensure the information is destroyed securely or de-identified. Although we take reasonable measures to secure personal information transmitted via the internet, we cannot guarantee that this information is entirely secure. You use the website at your own risk.

**Why we collect, hold, use and disclose personal information:** we take reasonable steps to use and disclose personal information for the primary purpose for which we collect it. The primary purposes for which we collect and use personal information depends on the particular services/products we are providing or the individual from whom we are collecting the information from, but may include to:

- provide Membership benefits, financial services and products or information about those benefits/services/products
- provide you with information about financial services and products from third parties we have arrangements with
- conduct market or customer satisfaction research
- process applications and assess eligibility for financial services and products
- respond to and record instructions and enquiries.

We collect personal information through our website and the pages you visit so we can:

- monitor website traffic
- determine which of our services are popular
- respond to your online enquiries
- deliver customised content and advertising.

We also collect and hold personal information as required by law, for example:

- for our register of Members
- to verify your identity
- to assess your capacity to pay a loan.

Personal information may also be used or disclosed by us for secondary purposes that are within an individual's reasonable expectations and that are related to the primary purpose of collection. We notify you of the main reason for collecting your personal information at the time of collection.

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

- organisations that provide information to verify identity
- solicitors, conveyancers, accountants, brokers and agents representing you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you
- persons you use as referees
- your employer - in loan applications
- property valuers and insurers - for property loans
- lenders mortgage insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We also disclose personal information to law enforcement and government agencies as required by law or to assist with their enforcement activities.

**What information do we use from your credit report?** We use your credit report to check if what you have told us about your financial history is correct. We look at the following information:

- what are your current loans
- what loans have you applied for
- if available, your repayment history on any loans and your default history
- any payment defaults reported by service providers such as telcos and energy companies
- whether there are any Court judgments against you
- whether you are or have recently been a bankrupt
- whether you have committed any serious credit infringements.

Your credit report will usually only contain information from the past 5 years. It may contain information from up to the past 7 years if you have committed a serious credit infringement. We may ask you to explain why your credit report differs from your financial history.

**Using pseudonyms or remaining anonymous:** it is generally not possible to use a pseudonym or remain anonymous when dealing with us as the provision of financial products and services is highly personalised and our financial service provision is dependent on your personal circumstances. If you want to use a pseudonym or remain anonymous when dealing with us, we may only be able to provide you with limited information or services, such as general details about our products.

**Disclosure to Overseas recipients:** we do not currently disclose personal information to overseas recipients.

**How you can access and/or correct your personal information:** you can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it. You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found by selecting 'Contact us' on the home page of our website: [www.nicu.com.au](http://www.nicu.com.au). We do not currently charge any fees for giving customers access to their personal information.

**Making a complaint:** we offer an internal complaint resolution scheme which any customer can access at any time without charge if they are concerned about an interference with their privacy. You can make a privacy complaint in person at one of our branches, by calling us on 02 6763 5111, or via email at [PrivacyOfficer@nicu.com.au](mailto:PrivacyOfficer@nicu.com.au). We use AFCA to assist customers that are not satisfied with our handling of their complaint to resolve the matter there. We will advise you how you may contact the external dispute resolution scheme if we consider it appropriate or at your request. See our Complaints factsheet at [www.nicu.com.au/Contact us/Making a complaint](http://www.nicu.com.au/Contact-us/Making-a-complaint).