

# CENTRAL WEST CREDIT UNION LTD

(ABN 67 087 649 885)

## Privacy Statement

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### OUR COMMITMENT

In handling your personal information, Central West Credit Union Ltd is committed to complying with the Privacy Act 1988, the National Privacy Principles and the Credit Union Code of Practice.

A copy of our Privacy Policy is available on request.

### COLLECTION & USE OF PERSONAL INFORMATION

We collect personal information about you, and will hold that information, for these purposes:

- providing you with membership benefits or information about those benefits and our financial services and products
- providing you with our financial services and products
- providing you with information about financial services and products from 3<sup>rd</sup> parties we have arrangements with
- conducting market or customer satisfaction research
- complying with legislative and regulatory requirements.

When you apply for a loan, we also collect information about you, in the form of a credit report, from Baycorp Advantage, a credit reporting agency, to assess your capacity to repay. However,

we can only do this with your consent at the time.

You can obtain a copy of your own credit report from Baycorp Advantage at any time:

- by post – Baycorp Advantage PO Box 964 North Sydney 2059
- by internet – [www.mycreditfile.com.au](http://www.mycreditfile.com.au).

Fees will apply. To find out about fees or payment options visit the website or phone Baycorp Advantage on (02) 9464 6000.

The law also requires us to collect and hold personal information about you for these purposes:

- as a member of the Credit Union - for our register of members
- when you open an account with us - to verify your identity and address
- when we give you a loan – for our assessment of your capacity to pay or, if you are giving us a guarantee, for that purpose.

### PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS

In providing our financial services and products to you, it may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information to the extent

necessary and to the extent required by law. The types of organisations that we can disclose your personal information to are:

- when applying for a loan:
  - credit reporting agencies and other financial institutions that have previously lent you money – but only with your consent at the time
  - brokers and agents who have referred your business to us
  - persons you name as referees, or your employer, in loan applications
  - your solicitors or conveyancing agents
  - property valuers and insurers - for property loans
  - lenders mortgage insurers
  - mortgage documentation service
  - companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program
  - your guarantor
- when enforcing a loan:
  - debt collection agencies
  - solicitors
  - process servers
  - Courts of law with jurisdiction over the enforcement of debts and securities
- when you make a complaint to us about our services or products – our external dispute resolution centre
- when we engage contractors for statement printing and mail out, card and cheque production, market research or direct marketing – these contractors are all subject to

confidentiality agreements with us and cannot use your personal information except for our purposes

- when we have an arrangement with a 3<sup>rd</sup> party product supplier – those 3<sup>rd</sup> parties to provide information to you about their services and products
- a credit reporting agency to allow it to create or maintain a credit information file containing information about dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once.

### **YOUR RIGHTS**

You may access your personal information at any time by asking us. We may charge you a fee for this. We will tell you what the fee is at the time. If you ask us to correct any personal information we hold, we will do so, and without cost to you.

### **WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION?**

If you do not give us the personal 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.

### **How To CONTACT Us**

You can contact us by:

- Phone – 02 6862 2788
- Fax - 02 6862 4878
- E-mail – enquiries@cwcu.com.au

CWCU/PS/0305