



# Privacy Notification

As at 18 November 2024

## Outline

This Privacy Notification sets out:

- why we collect, hold and use your information
- how we collect, hold and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

## Collection & use of your information

We collect, hold and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- 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
- establish your eligibility for a loan
- protect the safety and security of our staff and visitors
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

## How we collect your information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

## 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

The credit reporting bodies we disclose information to are Equifax and Illion.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax or Illion. Any information we provide to Equifax or Illion will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax or Illion not to use your information for prescreening 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.

Equifax's policy on the management of information is available at [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

You can contact Equifax by:

Phone: 1300 762 207 Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Privacy Policy and contact details are available at [www.equifax.com.au](http://www.equifax.com.au)

Illion's policy on the management of information is available at <https://www.illion.com.au/consumer-data-right-policy/>

You can contact Illion by:

Phone: 13 23 33 Website: <https://www.illion.com.au/>

Privacy Policy and contact details are available at <https://www.illion.com.au/privacy-policy/>

## Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- lawyers, conveyancers, accountants, brokers and agents who represent 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
- for property loans – property valuers and insurers (including LMI insurers if applicable)
- mortgage documentation service
- trustees and managers of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors
- for loans guaranteed by the Commonwealth under the SME Guarantee Scheme - to the Commonwealth to meet the requirements of the Scheme
- for loans guaranteed by Housing Australia as part of the First Home Loan Deposit Scheme – to Housing Australia or the Commonwealth to meet the requirements of the Scheme.
- for loans with a security property where a second mortgage to the NSW Government is proposed under the Shared Equity Home Buyer Helper Scheme – to the NSW Government to meet the requirements of the Scheme
- for loans with a security property where a second mortgage to the Victorian Government is proposed under the Victorian Homebuyer Fund – to the Victorian

Government to meet the requirements of the Scheme.

We and the above third parties will also disclose your information to law enforcement and government agencies as required by law.

## Our Privacy Policy

Our Privacy Policy is available at

<https://www.unitybank.com.au/reusable-documents/disclosure-documents/privacy-policy/>

The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information.

## Disclosure to overseas recipients

We, or our external service providers, may disclose your personal information (including credit-related information) overseas. The countries where your personal information (including credit-related information) may be disclosed include India, New Zealand, the Philippines, UK and USA.

However, if we, or our external service providers, disclose your personal information outside Australia, the information disclosed will be used only for the purposes set out in this Privacy Policy.

## 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 by:

- in person at one of our branches
- by calling us on 1300 36 2000
- by email at [mail@unitybank.com.au](mailto:mail@unitybank.com.au)
- in writing to: Unity Bank Limited  
PO Box K237, Haymarket NSW 1240.



Level 7, 217 Clarence Street Sydney NSW 2000  
p: 1300 36 2000 f: 02 8263 3277  
[mail@unitybank.com.au](mailto:mail@unitybank.com.au)  
[www.unitybank.com.au](http://www.unitybank.com.au)



203-209 Russell Street Bathurst NSW 2795  
p: 13 24 40 f: 02 6334 8825  
[mail@reliancebank.com.au](mailto:mail@reliancebank.com.au)

**MAILING ADDRESS: PO Box K237 HAYMARKET NSW 1240**

Reliance Bank is a division of Unity Bank Limited. ABN 11 087 650 315 AFSL / Australian Credit Licence 240399.