

We, Beyond Bank Australia Limited ABN 15 087 651 143 ('we', 'us', 'our'), understand the importance of protecting your privacy and we are committed to complying with the *Privacy Act 1988 (Cth)* ("the Privacy Act"), the Australian Privacy Principles set out in the Privacy Act, Privacy (Credit Reporting) Code, Identity Verification Services Act 2023 (Cth) (IVS Act), applicable Codes of Practice to which we subscribe and other laws and codes affecting your personal information. A copy of our Privacy Policy is available on our website at www.beyondbank.com.au/privacy or on request.

What information can be used and disclosed?

The Privacy Act 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.

In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number.
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor.
- advice that payments previously notified as unpaid are no longer overdue.
- information about your current or terminated consumer credit accounts and your repayment history.
- Financial hardship information about you.
- payments overdue for at least 60 days and for which collection action has started.
- in specified circumstances, that in our opinion you have committed a serious credit infringement.
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history, or capacity that credit providers can disclose under the Privacy Act, including a credit report.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant
- assessing your credit worthiness
- managing your loan or the arrangements under which your loan is funded
- collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – eg laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants.
- insurers and re-insurers, where insurance is provided in connection with our services to you.
- superannuation funds, where superannuation services are provided to you.
- debt collecting agencies if you have not repaid a loan as required.
- our professional advisers, such as accountants, lawyers, and auditors.
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals.
- agencies that provide services to undertake identity verification such as, the Attorney-General's Dept and OCR Labs.
- other credit providers and their professional advisers.
- your representative, for example, lawyer, mortgage broker, financial adviser or attorney, as authorised by you, or

- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body.
- obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify.
- exchange credit information about you with each other.
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body, and
- for loans issued as part of the Australian Government 5% Deposit Scheme (the Scheme):
 - Housing Australia for the purpose of meeting our reporting obligations, and
 - Housing Australia and/or the Australian Government for the purpose of overseeing, managing, and conducting any further investigations in relation to the Scheme.
- other entities for which you have provided your consent.

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any Credit Provider named in your credit report issued by a credit-reporting body
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement or other joint arrangement which we use to fund or manage your loan, including without limitation and any loan originator.

Important information about credit reporting bodies

If you apply for consumer credit (including to increase the limit on an existing credit account), the credit provider can collect credit reporting information about you from a credit reporting body without your consent. If you apply for commercial credit, the credit provider can only collect your credit reporting information with your consent. Commercial credit is any credit that isn't intended to be used wholly or predominantly for personal, family or household purposes or to acquire, maintain, renovate or improve residential property for investment purposes (or to refinance such credit).

The credit reporting body will keep a record whenever a credit provider makes an information request about you in relation to an application for credit and this may be used and disclosed for the purpose of the credit reporting body or a credit provider assessing your credit worthiness, including calculation of a credit score.

The record that a credit provider has made an information request in relation to an application for credit can affect a credit score calculated by a credit reporting body about you. The credit score might go up, down, or stay the same. It will depend on factors like the type of credit that has been applied for, how many other credit reporting information requests have been made by credit providers about you recently, and other information the credit reporting body holds about you. Your credit score is likely to be negatively impacted if a lot of credit reporting information requests are made about you by credit providers in a short time.

If you obtain credit from us, we may also disclose other information to a credit reporting body. That includes disclosing that you have failed to meet your payment obligations in relation to consumer credit or have committed a serious credit infringement if that is the case. The credit reporting body may include this information in reports provided to credit providers to assist them to assess your creditworthiness.

Specifically, the credit reporting bodies we deal with, and to whom we may disclose information to or from whom we may collect information are either Equifax or Experian. The Privacy Policy and contact details for Equifax are available at www.equifax.com.au and for Experian at www.experian.com.au

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. To make such a request, contact the relevant credit-reporting body, using the contact details on their website.

Disclosure outside of Australia

We may disclose your personal information overseas if you choose to make an international transfer.

The countries to which we may disclose your personal information are those to which you make a transfer. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in our Privacy Policy. From time to time we may use service providers or other third parties which operate or hold data outside of Australia. This may result in your personal information (including your credit-related personal information) being stored overseas. These parties are selected specifically to assist in enabling us to provide products or services to you, in particular information technology solutions. At present our arrangements include providers based in the United States of America and the Netherlands. Where this occurs, we take all reasonable steps that appropriate data handling and security arrangements are in place to protect your data.

Disclosure to guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about the guarantee including your repayment of the credit secured by the guarantee.

Disclosure to insurers - Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may collect credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

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, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Privacy Statement and that they can gain access to that information by contacting us.

Security

We take all reasonable steps to protect your personal information (including credit-related information), collected through our website or otherwise and subsequently held by us, from misuse, interference and loss, and unauthorised access, disclosure, or modification

Privacy Policy

Our Privacy Policy provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request or it is available on our website at www.beyondbank.com.au.

Marketing

We may use your personal information, including your contact details, to provide you with information about our products and services, including those of third parties, which we consider may be of interest to you. We are permitted to do this while you are our customer, and even if you are on the Do Not Call Register.

We may also provide your details to third party organisations whose products or services we distribute for specific marketing purposes.

We will consider that you consent to this, unless you opt out. You may opt out at any time if you no longer wish to receive marketing information or do not wish to receive marketing information through a particular channel, such as email. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You can make this request by contacting us on 13 25 85 or by 'unsubscribe' from our email marketing messages, which always include an unsubscribe option.

Consumer Data Right (CDR)

The CDR gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data, and is available through our website, internet banking and mobile app.

You can also obtain an electronic or hard copy from us on request.

Identification

To minimise the risk of ID theft or fraud, we need to verify your likeness against your identity (ID) documents. One way to do this is by using biometrics. 'Biometrics' is a biological measure or physical characteristic that can be used to identify an individual. For example, fingerprint, voice or facial recognition.

We require your consent before you participate with biometrics to verify your ID.

- **Facial biometrics**

We have partnered with OCR Labs to provide the facial biometrics service, which requires you to use your phone camera to capture images of your face and your ID documents. The relevant information and data will be collected by OCR Labs and shared with us. OCR Labs deletes the data once the verification report has been sent to us.

We may use the images to check against records held by the ID document issuer or information provider.

Some driver's licences may include 'sensitive' information such as your organ donor status. The images that you take may also include geolocation data. We do not use this information and data for any purpose other than to verify the authenticity of your ID.

- **Voice ID biometrics**

If you register to identify yourself with us using Voice ID (voice biometrics), we will also collect a recording of your voice and a voiceprint. We will hold your voice (Voice ID) as an algorithm once you provide your permission. Should you wish to remove this service you can do so over the phone or at a branch.

If you do not consent to us verifying your identity by using biometrics, we will provide you with an alternate verification process. If this is the case, please contact us on 13 25 85 for further information.

Collection, disclosure and verification of identity

There may be circumstances in which we will require assistance to verify your identity. If we request assistance from the Attorney-General's Department to verify your identity through the Document Verification Service (DVS), the Attorney-General's Department will collect your personal information for this purpose.

The information you provide will be sent to the DVS Hub, administered by the Attorney-General's Department, and matched against official records held by the government agency responsible for issuing the identity document (document issuer). The DVS Hub will advise us of whether the information you provide matches official records.

The Attorney-General's Department may also disclose your personal information to the relevant document issuer to assist them with verifying your identity documents. This collection is authorised under APP 5.2(c) and section 27 of the IVS Act which permits the collection of your personal information from someone other than yourself when it is authorised under an Australian law.

The Attorney-General's Department will handle your personal information in accordance with their obligations under the Privacy Act.

For more information on how the Attorney-General's Department may handle your personal information, see the Attorney-General's Department's Privacy Statement <https://www.idmatch.gov.au/resources/identity-verification-services-privacy-statement>.

How the document issuer will handle your personal information

Your personal information will be shared by the Attorney General's Department via the DVS Hub with the government agency that issued your identity document to verify it against their official records. These agencies already hold your personal information as part of their official records, in line with their own privacy policies and legal obligations.

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

Special circumstances

If you need assistance due to any special circumstances or require this document in an alternative format, please contact us.

Privacy Officer contact details are:

Post - Privacy Officer, Beyond Bank Australia, GPO 1430, Adelaide SA 5001.

Email - privacyofficer@beyondbank.com.au

Tel - 13 25 85