

## Credit Information Consent

### What information can be disclosed?

The Privacy Act allows Railways Credit Union Limited (trading as MOVE Bank) ('we', 'us', 'our') ACN 087 651 090 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. 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; 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 we can disclose under the Privacy Act, including a credit report; your sensitive information (e.g membership of a professional or trade association) may also be disclosed where relevant to this application.

### Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When considering 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 or collecting overdue payments. 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 services.

### Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give 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 or quoted in connection with our services to you; debt collecting agencies, if you have not repaid a loan as required; search agents and search system providers in relation to your residential information and other information in order to contact you; our professional advisors, such as accountants, lawyers and auditors; state or territory authorities that give assistance to facilitate the provision of home loans to individuals other credit providers and their professional advisors; your representative, for example, lawyer, financial advisor 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 may: obtain a commercial and 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 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; be advised of your current residential and other information by real estate agents and others.

### Overseas disclosures

We will not disclose your personal information overseas. 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 this document.

### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at ([www.equifax.com.au](http://www.equifax.com.au))). Credit reporting bodies collect credit information about individuals which they provide as credit reports to us and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

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.

### Disclosure to insurers and guarantors

#### Lenders' mortgage insurers

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

#### Guarantors

In connection with providing credit to you, we 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 informed about the guarantee.

#### 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 Permission and that they can gain access to that information.

#### Electronic verification

Under the AML/CTF Act, we are required to verify your identity before we can open any accounts. The information held by the Electoral Roll and National Document Verification Service (DVS) are two electronic data sources we can use to verify your identity. The personal information you provide will be checked against these and other data sources in order to verify your identity. MOVE Bank appoints a third-party verification service (e.g. Trulioo or Equifax) as its agent for the purpose of obtaining and accessing electronic sources as a part of its customer identification process.

#### Privacy Policy

Our Privacy Policy provides additional information about how we handle your personal information. It sets out 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 Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request or visit [www.movebank.com.au/importantdocuments](http://www.movebank.com.au/importantdocuments).