

BDCU Privacy Policy

BDCU Limited ACN 087 649 787 (BDCU, we, our or us) is an agent of Bendigo and Adelaide Bank Limited (Bendigo) AFSL/Australian Credit Licence 237879 for the distribution of BDCU Alliance Bank branded products and services. BDCU also has arrangements with other third parties as detailed in the Financial Services Guide.

This document sets out how BDCU safeguards your privacy. We recognise the importance of protecting your privacy and we are committed to ensuring the continued integrity and security of the personal information you entrust to us.

We appreciate that the success of our business is largely dependent upon a relationship of trust being established and maintained with past, current and prospective customers, shareholders and other individuals with whom we conduct business. We will therefore continue to collect and manage your personal information with a high degree of diligence and care.

Our aim is to comply at all times with the privacy laws (incorporating the Australian Privacy Principles) that apply to us. If you have a comment, query or complaint regarding a privacy matter, we encourage you to discuss it with us.

Collection

We usually collect personal information directly from you. Sometimes we collect or confirm this information from a third party such as a credit reporting body. We will use reasonable efforts to obtain your consent to do this.

We collect personal information that includes details such as your:

- Name
- Address
- Date of birth
- Contact details (such as phone and fax numbers, e-mail addresses)
- Financial information such as information about your use of financial products and services which you acquire from or through us.

In some cases, we may need to collect sensitive information about you (such as health related). We will first seek your consent to collect such information where we are required to do so.

As part of our business operations we also collect personal information from other individuals such as shareholders and non-corporate suppliers. Where you are not a customer of ours you may still seek confirmation as to whether we hold information in relation to you. For the purposes of complying with obligations under anti-money laundering laws, we are required to collect your personal information to confirm your identity and we may also collect personal information about you from commercially available third party databases.

When you visit our website, apps or other web-based content and services ("Websites"), either we or our service provider will record information (such as your computer's IP address and top level domain name, the type of browser you are using, the date, time and pages accessed) in relation to your visit.

Use and disclosure

We use your personal information in order to:

- Provide you with financial products and services (including situations where we are an agent for another product issuer)
- Assist you with your queries or concerns
- Comply with any legal or regulatory obligations imposed on us
- Perform our necessary business functions (such as internal audit investigations, performance reporting, research, product development and planning).

To do this, we may disclose your personal information to organisations that carry out functions on our behalf. This may include for example mailing and printing houses, cheque and electronic transaction processors, information technology service providers, professional advisers, account holders and operators, valuers, introducers, guarantors, debt collection agencies, regulators and government authorities. Our agreements with these entities ensure this information is only used to carry out functions on our behalf.

Depending upon the type of product you have requested, we may also disclose your personal information to credit reporting bodies, the trustee or manager of a superannuation fund and insurance companies.

We may also use your personal information to tell you about other financial products and services we think you may be interested in. This may include products and services offered or distributed by us or the companies we are associated with. You can opt out of receiving this information (see below). We do not sell your personal information to third parties.

We provide services to a number of business partners and their customers. In order to provide these services, personal information may be used and exchanged. The information of these customers is given the same level of protection and treated in the same way as for Members of BDCU.

Where we have collected your personal information on behalf of another party (for example, where we are an agent for another product issuer) the use of your personal information by that party is governed by their privacy policy. You should contact them to understand how they might use your personal information.

Disclosure to overseas recipients

In some cases, your personal information may be disclosed to organisations overseas. For example, when you instruct us to carry out a transaction such as a telegraphic transfer to or from an overseas country. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

Access and correction

In most cases you can gain access to your personal information held by us. We will also take reasonable steps to amend or correct your personal information to keep it accurate and up-to-date. Please contact us if you would like to access or request a correction of your personal information (see below).

Opting out of product promotions

You can opt out of receiving direct marketing material at any time by contacting us (see below). If you do opt out, we will continue to provide information in relation to your existing accounts or facilities only (including new features or products related to these accounts/facilities).

Storage and security of your personal information

We will take reasonable steps to keep the personal information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your personal information is stored within secure systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any personal information held by us.

Our Websites and the use of cookies

We use our best efforts to ensure that information received via our Website remains secured within our systems. We are regularly reviewing developments in online security; however, users should be aware that there are inherent risks in transmitting information across the internet. Information transmitted via our Websites is protected by a 128-bit encryption technology.

We use cookies on our Websites. Cookies can make using our Websites easier by storing information about your preferences and enabling you to take full advantage of our services. Cookies are very small text files that a Website can transfer to your computer's hard drive or portable electronic device's memory for record keeping.

We may also use cookies so that we can determine which parts of our Websites are visited most often, or whether you visited our site from a banner advertisement for one of our products and services on another party's website.

Sometimes cookies are used by a third party service provider with whom we have an agreement to monitor the success of our marketing campaigns. The third party service provider uses the cookies to collect information such as when you visited our site, your browser type, de-identified demographic information such as age and sex and the server that your computer is logged in to.

The information is used in an aggregate form and generally no personal information is collected by the third party service provider. Our agreements with these third parties ensure this information is only used to carry out functions on our behalf, and if any personal information is collected the confidentiality of that information is maintained.

We may also use cookies so that we can see which parts of our Websites you visit when you access those Websites. We may use this information for marketing products and services to you. We keep this information confidential and we do not disclose it to third parties.

Most internet web browsers are pre-set to accept cookies to enable full use of websites that employ them. However, if you do not wish to receive any cookies on an internet web browser you may configure your browser to reject them or receive a warning when cookies are being used. In some instances, this may mean that you will not be able to use some or all of the services provided on our websites. However you may still be able to access information-only pages.

Changes to this policy

From time to time, it may be necessary for us to review our Privacy Policy and the information contained in this document. We will notify you of any changes by posting an updated version on our Websites.

Privacy concerns or complaints

If you have concerns or wish to make a complaint regarding the handling of your personal information by us please contact us (see below). We will promptly investigate your complaint and notify you of the outcome. If you are still not satisfied with the outcome of your complaint you may in some cases refer your complaint to the Australian Financial Complaints Authority (tel. 1800 931 678, web www.afca.org.au, email info@afca.org.au).

More information on our complaints process is available on our Websites.

Contacting us

If you have any questions about our Privacy Policy, what personal information we may hold in relation to you, or about the way we manage your personal information you can contact us as follows:

Privacy Officer

BDCU Alliance Bank

411 Bong Bong Street Bowral NSW 2576

Telephone: (02) 4860 4000

Email: memberservice@bdcualliancebank.com.au

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