

WHAT'S VIRGIN MONEY'S PRIVACY POLICY ALL ABOUT?

This policy sets out how Virgin Money handles your personal information (including credit information and credit eligibility information) and explains the measures we have taken to make sure we abide by the Privacy Act 1988 (Cth), (Privacy Act) including Division 3 of Part IIIA and the Australian Privacy Principles as well as the Privacy (Credit Reporting) Code 2014 (CR Code).

It also aims to answer all the questions you might have about how we collect, hold, use and disclose your personal information (including credit information and credit eligibility information).

For the purposes of this Privacy Policy, "Virgin Money" or "we" means Virgin Money Australia, a division of Bank of Queensland Limited (ABN 32 009 656 740) and each of its related bodies corporate, including Virgin Money (Australia) Pty Limited ABN 75 103 478 897 and Virgin Money Financial Services Pty Ltd (ABN 51 113 285 395). Virgin Group Companies means businesses that are part of the Virgin family.

We may, in connection with particular services offer or provide to you, make other privacy disclosures to you or seek your authority to use your personal information in ways which are different from or more specific than those stated in this Privacy Policy. In the event of any inconsistency between the provisions of this Privacy Policy and those other disclosures, the other disclosures will apply.

These principles may not apply to certain records and practices relating to the employment relationship between us and our employees or to certain disclosures between related bodies corporate.

It is important that you read and understand this Privacy Policy.

WHAT IS "PERSONAL INFORMATION"?

"Personal information" is information or an opinion about a reasonably identifiable individual. The types of personal information that we collect and hold include the information you give us when you make an enquiry, register as a customer or apply for a product, including your contact details and general demographic and financial information.

We also collect and hold information about how you use our products and consume our services, including transaction and payment information, and details of any contact you have with our staff. We may also collect information regarding your internet activity (including your location) when you use our website, mobile app or online services.

Sensitive information

"Sensitive information" is a subcategory of personal information which includes information about your health. We may be required to collect sensitive information about your health in certain circumstances, for example when you make an application for assistance with financial hardship caused by illness or injury. We realise that this is often sensitive information and we will treat it with the highest degree of security and confidentiality.

WHAT IS "CREDIT ELIGIBILITY INFORMATION"

"Credit eligibility information" is personal information that has been obtained from a credit reporting body (CRB) (e.g. a consumer credit report), or personal information that has been derived from that information, that is about an individual's consumer credit worthiness.

The kind of information we might derive from a consumer credit report includes:

- information which assists us to assess your suitability for credit;
- information about your credit history with other credit providers; and
- the likelihood of you being able to meet your commitments to us.

