

Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Virgin Money Credit Cards ("Credit Cards"). National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 ("NAB") is the credit provider and issuer of the Credit Cards. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.

In this notice "we / us / our" means:

- National Australia Bank Ltd ("**NAB**") and its related companies that assist it to provide its services;
- Citigroup Pty Limited ("**Citi**") and its related companies that assist it to provide its services; and
- Virgin Money Australia ("**Virgin Money**") and its related companies that assist it to provide its services.

Unless otherwise stated, "we / us / our" is used collectively (or singularly/separately where the context requires) and "you/your" means all borrowers and other individuals named in this application.

PURPOSES FOR WHICH WE COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION

We may collect your information (which may include your credit information) for a number of purposes in connection with your facility which may include:

- to assess any application for credit and to provide and administer your credit facilities and related services;
- to conduct reviews of your facility;
- to comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act); and
- for other purposes as listed in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to administer the products or provide the services that you are seeking.

We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, where to assist us to process your application or to assist us to locate or communicate with you.

Where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice.

We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.

DISCLOSURES OF YOUR PERSONAL INFORMATION

We may disclose to, and obtain from, the following organisations personal information about you (as well as otherwise permitted by the Privacy Act);

- our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, printers, data processors, researchers, administration or business management services, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- between us (being NAB, Citi and Virgin Money);
- reward providers including Airline partners and their service providers;
- other credit providers;
- any signatory or guarantor to the facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
- regulatory and tax authorities in Australia and overseas;
- credit reporting bodies and other information providers. We may disclose your sensitive information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see "Exchange of information with credit reporting bodies" below);
- any external dispute resolution body;
- any insurer relating to your facility;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business; and
- as further set out in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

IDENTIFYING YOU FOR THE PURPOSES OF THE AML ACT

We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information held matches (in whole or part) personal information held by the credit reporting body.

The credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you agree to us making this

request and disclosure of your personal information for this purpose, if you don't wish to proceed with electronically verifying your identity, you should not continue with the digital application form and instead contact us for an alternate method of application.

DISCLOSURES TO OVERSEAS RECIPIENTS

Some of the recipients to whom we disclose your personal information may be based overseas.

For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy;
- Citi's Privacy Policy at citibank.com.au/privacy; and
- Virgin Money's Privacy Policy at virginmoney.com.au/help/privacy-and-security.

EXCHANGE OF INFORMATION WITH CREDIT REPORTING BODIES (CRB) AND OTHER INFORMATION SERVICES

If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from credit reporting bodies (CRB) for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit.

You also agree that we can obtain from any business providing information about commercial creditworthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from CRBs.

You can review the relevant policies at the following links:

- nab.com.au/common/privacy-policy; or
- citibank.com.au/privacy.

These policies contain information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.

OUR POLICIES (INCLUDING HOW TO ACCESS AND CORRECT INFORMATION AND MAKE A COMPLAINT)

You can review the relevant NAB and Citi policies at the following links:

- nab.com.au/common/privacy-policy; or
- citibank.com.au/privacy.

You can view Virgin Money's Privacy Policy at virginmoney.com.au/help/privacy-and-security.

These policies include information as to how you can access and/or seek correction of the personal information we hold about you, and how you can complain about a breach by us (meaning NAB, Citi or Virgin Money) of the Privacy Act (including where relevant, the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.

There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.

YOUR MARKETING COMMUNICATIONS PREFERENCES

We, our affiliate companies and our partners and agents may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages. These consents shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please utilise the unsubscribe facility in the communication received or otherwise notify us in writing or call us.

Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

CALL RECORDING

Your telephone calls and conversations with a customer service representative may be recorded and monitored for quality, training and verification purposes.

CONTACTING US

If you wish to find out more information, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows:

NAB and Citi

PO Box 204
Sydney NSW 2001
Telephone: 13 24 84
Email: privacy.officer@citi.com.au

Virgin Money

Privacy Officer
Level 19, 255 George Street
Sydney NSW 2000
Telephone: 13 37 39
Email: privacy@virginmoney.com.au