

In this section 'we/us' means Citigroup Pty Limited ("Citibank") and Virgin Money (Australia) Pty Limited ("Virgin Money") and each of our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application.

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

1. We collect, use and disclose your personal information:

- to assess this application and future applications and to 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; (c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests); and
- for other purposes as listed in our Privacy Policy and our Credit Reporting Policy.

If you do not provide us with the information we may not be able to assess your application or administer the products or services that you are seeking.

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

3. Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

DISCLOSURES OF YOUR PERSONAL INFORMATION

4. We may disclose to, and obtain personal information about you from:

- Our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors and collection agents.
- 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 (see 'Exchange of information with credit reporting bodies' below);
- any insurer relating to your facility;
- organisations wishing to acquire an interest in any part of our business; and
- further set out in our Privacy Policy and Credit Reporting Policy.

If you do not provide us with the information we may not be able to assess your application or administer the products or services that you are seeking.

DISCLOSURES TO OVERSEAS RECIPIENTS

5. Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. By consenting to us disclosing your personal information to overseas recipients, you agree that Australian Privacy Principle 8.1 shall not apply to the disclosure, meaning that we will not be obliged under the Privacy Act to ensure that an overseas recipient does not breach the Australian Privacy Principles and we will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application you consent to such overseas disclosures.

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

6. 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 a 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 credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

7. 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. Our Credit Reporting Policy contains 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.

8. We have the right to conduct reviews of your facility from time to time and at its sole discretion. You acknowledge that we will provide personal information to a CRB as permitted by the Privacy Act for each review and that a credit report may be obtained from a CRB for the purpose of any such review.

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

9. You can view our Privacy Policy or Credit Reporting Policy on our website at <https://my.virginmoney.com.au/privacy/> or obtain copies by calling us. These policies include information as to how you can access and/or seek correction of the personal information we hold about you. Our Privacy Policy and Credit Reporting Policy also contain information as to how you can complain about a breach by us of the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.

YOUR MARKETING COMMUNICATIONS PREFERENCES

10. By completing this application you agree that Virgin Money, its affiliate companies and their partners 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 operate indefinitely and 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 notify us in writing or by calling 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.

VERIFICATION

11. Your telephone calls and conversations with a Citibank or Virgin Money representative may be recorded and monitored for quality, training and verification purposes.

CONTACTING US

12. 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:

Citibank

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

Virgin Money

Privacy Officer,
Level 8, 126 Phillip Street
Sydney, NSW 2000
Telephone: 13 37 39
Email: privacy@virginmoney.com.au