



Privacy Notification and Consent

This Privacy Notification and Consent explains how

- the credit provider for your home loans, Bank of Queensland Limited ABN 32 009 656 740 ACL 244 616 ('BOQ'); and
- where your application also includes Virgin Money credit cards – the credit provider for those credit cards, Citigroup Pty Ltd ABN 88 004 325 080 ACL 238098 ('Citibank'); and
- Virgin Money (Australia) Pty Limited (referred to as 'Virgin Money Australia'),

collect, use and disclose your personal information (including credit information). References to 'you' or 'your' relate to all applicants in this application.

With respect to your home loan application, a reference to "we", "our" or "us" in this Privacy Notification & Consent relates to BOQ. If you also apply for a Virgin Money credit card, then in respect of that application:

- a reference to "we", "our" or "us" in this Notification & Consent will include a reference to Citibank; and
- any information relevant to guarantors will not apply with respect to the credit card financial assistance application.

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person of our identity and the content of this Privacy Notification and Consent.

Collection and Use of Personal Information

We collect your personal information so that we can consider any application you make to us, establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products, assist you to manage your debts, provide information about you to a guarantor or prospective guarantor, collect overdue payments relating to credit you owe or a guarantee you have given, and so that we and our related parties (including Virgin Money Australia) and corporate partners can tell you about other products and services you may be interested in.

In certain circumstances, we may also be required to collect sensitive information about your health, for example when you make an application for assistance with financial hardship caused by illness or injury.

We may collect this information from third parties, for example a doctor or a hospital.

We collect and use this personal information to consider your application in accordance with the Privacy Act 1988 ('Privacy Act'). Further, we may collect your personal information to comply with legislative and regulatory requirements, for example under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and / or the National Consumer Credit Protection Act 2009 (Cth).

Finally, we may collect your Tax File Number (TFN) in order to calculate our withholding obligations under the Taxation Administration Act 1953 (Cth) and the Income Tax Assessment Act 1936 (Cth). You are not required to provide your TFN, however if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

If you do not provide us with the information we request or authorise us to collect this information from third parties, we may not be able to provide you with the financial products and services that you have requested.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information (including credit information and credit eligibility information) about you from a third party, for example to verify information provided by you to us or to assist us to contact or locate you. These parties may include other credit providers or financial institutions, your representatives such as financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents, government agencies (e.g. Centrelink) and credit reporting bodies.



From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

Exchange – General

You understand that it may also be necessary to disclose your personal information in the normal operations of our business with parties which include our related bodies corporate and Virgin Money Australia's partners (including Virgin Australia Airlines Pty Limited and Velocity Frequent Flyer Pty Ltd), other credit providers (particularly when you are seeking finance from them or to notify them of a default by you or of the status of your credit facility with us or Citibank (as relevant) if you are in default with any of those other credit providers), regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services (including our white label partners), your or our insurers (including lenders' mortgage insurers), your referees and guarantors (or prospective referees and guarantors), third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, the Philippines, UK, Spain, Israel, India, the United States of America, Canada, Finland, Mongolia and Singapore..

If you apply for a Virgin Money credit card, then in respect of that credit card application you acknowledge that by consenting to Citibank disclosing your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles. You acknowledge that Australian Privacy Principle 8.1 will not apply to the disclosure and as a result Citibank may not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By applying for a Virgin Money credit card you consent to overseas disclosures on this basis.

Exchange – Credit Reporting Bodies ("CRBs")

To the extent that your application for a home loan is or contains credit information under the Privacy Act, then in addition to the general privacy policies described above we will comply with our Credit Information Policy, the Credit Reporting Code and our Privacy Policy.

Where your application relates to a Virgin Money credit card, Citigroup's Credit Reporting Policy will apply.

We may exchange your personal information (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) with a credit reporting body to obtain a credit report about you or to allow the credit reporting body to create or maintain credit history information about you, or for both purposes.

For more information about credit reporting, including the name and contact details of the credit reporting bodies to which BOQ discloses your information, the types of information BOQ discloses and your rights in relation to that information, please see BOQ's Privacy Policy, available via BOQ's website <http://www.boq.com.au/privacy.htm> or you can request a hard copy by calling 1300 55 72 72.

For similar information about credit reporting in relation to a credit card application, see Citibank's Credit Reporting Policy, available at www.citibank.com.au/privacy or you can request a hard copy by calling 13 24 84.

Credit reports

By agreeing to this Privacy Notification and Consent, you consent to us obtaining a credit report about you from a CRB. This credit report may include



- credit information (a "consumer credit report"); or
- information concerning your commercial credit activities or commercial creditworthiness (a "commercial credit report").

If you have a credit facility with us (or are an applicant for a credit facility), we may obtain a consumer credit report or commercial credit report about you either before, during, or after the provision of credit to you and you agree that we may use that credit report to assess your application for credit, to collect overdue payments you owe or for our internal management purposes related to credit provided to you.

If you are a guarantor in relation to a credit facility with us, you agree that we may use that credit report to assess whether to accept you as a guarantor.

Exchange - Guarantors

If you have a credit facility with us (or are an applicant for a credit facility), we may give information about you to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you.

This may happen before, during or after the provision of credit to you and may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you, including for the purpose of that person considering whether to act as a guarantor or provide security.

Exchange - Other Credit Providers

We may exchange information about you with another credit provider. This information may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to another credit provider for the purpose of:

- assessing an application you have made for credit or assessing your creditworthiness;
- notifying those other credit providers of the status of your credit facility if you are in default with any of those other credit providers; or
- attempting to assist you to avoid defaulting on your credit obligations.

Exchange - Mortgage Insurers

When you apply for a mortgage, BOQ may then apply to QBE Lenders Mortgage Insurance Ltd ("QBE LMI") or Genworth Financial Mortgage Insurance Pty Ltd ("Genworth") (each a "mortgage insurer") for lender's mortgage insurance for that mortgage and disclose your personal information to the relevant mortgage insurer.

Where permitted by the Privacy Act, the mortgage insurer will also seek and obtain from a credit reporting body:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments information.
- The mortgage insurer collects your information in order to:
- decide whether to insure BOQ;
- assess the risk of you defaulting on your obligations to BOQ;
- assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- administer and vary the insurance cover, including for securitisation and hardship applications;
- verify information that BOQ collects about you;



- conduct all matters arising under the insurance policy issued to BOQ relating to your loan; and
- deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan.

The information collected by the mortgage insurer is required under the Insurance Contracts Act 1984 (Cth) and if you do not provide your information or authorise the mortgage insurer to collect it from BOQ it will not be able to issue the insurance. As a result, BOQ may not be able to provide you with the financial products and services that you have requested.

The mortgage insurer may disclose your personal information as permitted by the Privacy Act to:

- BOQ;
- ratings agencies;
- your referees, including your employer;
- your legal and financial advisers;
- valuers, other insurers, reinsurers, claims assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law;
- parties for the purpose of securitisation;
- guarantors and prospective guarantors of your loan;
- payment system operators;
- service providers (including data consultants, marketing companies and IT contractors), agents, contractors and advisers that assist the mortgage insurer to conduct its business; and its related companies, whether in Australia or overseas

The mortgage insurer may also, to the extent permitted by the Privacy Act, exchange your information with other financial institutions, advisers and/or a CRB (including obtaining credit reports) for any purpose set out in this Notification and Consent. The CRB may include your information in reports that it gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

In respect of Genworth, where permitted by the Privacy Act, Genworth may disclose your personal information to organisations overseas including its related companies (including USA, Canada or the United Kingdom), reinsurers, service providers, (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies.

In respect of QBE LMI, where permitted by the Privacy Act, QBE LMI may disclose your personal information to its related companies in the Philippines and service providers in India. Each mortgage insurer's Privacy Policy and Credit Reporting Policy contains information about the following: how you can access and correct the personal information (including credit information) that the relevant mortgage insurer holds; how you can make a complaint about a breach by the relevant mortgage insurer of the Privacy Act (including any applicable privacy principles) or any registered privacy code that binds the mortgage insurer in respect of your personal information (including credit information); and how the relevant mortgage insurer will deal with such a complaint.

The mortgage insurers' policies are available at www.qbelmi.com (QBE) and www.genworth.com.au/privacy-policy (Genworth).

The mortgage insurers may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this Notification and Consent and the mortgage insurer's policies apply to the collection, use and disclosure of that information.



By agreeing to this Privacy Notification and Consent, you consent to the mortgage insurer collecting, using and disclosing your information as described above.

Electronic Verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a Credit Reporting Body ("CRB"). The purpose of the disclosure is to assess whether your personal information disclosed, matches (in whole or part) personal information held in the records of the CRB (if any). This process helps us to verify your identity.

The CRB may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

Additionally, documents you have provided us as evidence of your identity, such as: passports, driver's licenses and Medicare cards will be matched against the records of the relevant government agency.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternative verification process. If this is the case, please contact our Customer Care Team on 13 81 51.

By agreeing to this Privacy Notification and Consent, you consent to the use of electronic verification.

Access and Correction of Personal Information

You have the right to access or seek correction of the personal information we hold about you. Please refer to our and Virgin Money Australia's Privacy Policy for further information in relation to applying for access or correction of your personal information, or in relation to our complaints handling process. A charge may apply for requesting access to your personal information.

If your application also relates to a Virgin Money credit card, see also Citibank's Privacy Policy; where credit information is involved please refer to the credit information provisions contained in BOQ's Privacy Policy) and Citibank's Privacy Policy (where you also apply for a Virgin Money credit card).

You may obtain a copy of the current Virgin Money Australia Privacy Policy by:

- emailing Virgin Money at privacy@virginmoney.com.au;
- visiting the website at <http://virginmoney.com.au>; or by
- calling Virgin Money's Privacy Officer on +61 2 8222 8000.

You may obtain a copy of the current BOQ Privacy Policy or Credit Reporting Policy by:

- visiting the website at www.boq.com.au; or by
- calling BOQ on 1300 55 72 72.

You may obtain a copy of the current Citibank Privacy Policy or Credit Reporting Policy by:

- emailing Citigroup at privacy.officer@citi.com;
- visiting the website at <http://www.citigroup.com.au>; or by
- calling Citigroup on 13 24 84.

Contact us

If you have any questions regarding this form, or our handling of personal information or credit information, please email your enquiry to privacy@virginmoney.com.au, or contact us on +61 2 8222 8000.

If you want, you can also provide details of any request or complaint to us to forward to the entity.

Home Loans: Virgin Money (Australia) Pty Limited ABN 75 103 478 897 ("Virgin Money") is an authorised credit representative of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244 616 ("BOQ" or referred to herein as "the Lender", "us" or "our"). BOQ is the credit provider. Virgin Money is a wholly-owned but not guaranteed subsidiary of BOQ.