

an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

### Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

### Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information by contacting us.

### Security, privacy policy, and marketing preferences

#### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

#### Privacy Policy

Our Privacy Policy provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

#### Marketing preferences

The credit providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The credit providers may do so even if you are on the Do Not Call Register.

## Privacy Officer

### Family First Credit Union Privacy Officer

PO Box 386  
Lithgow  
NSW 2790

## Branch Locations

### Lithgow

148 Main Street  
Ph: (02) 6354 1615  
Fax: (02) 6351 2616  
rediATM access

### Bathurst

75-77 William Street  
Ph: (02) 6354 1611  
Fax: (02) 6334 4698  
rediATM access

## Administrative office

### Lithgow

1 Ordnance Avenue  
Ph: 1300 369 900  
Fax: (02) 6351 3148

### Blackheath

28 Govetts Leap Road  
Ph: (02) 6354 1610  
Fax: (02) 4787 5025

### Mudgee

The Gateway,  
82 Church Street  
Ph: (02) 6354 1613  
Fax: (02) 6372 2716  
rediATM access

# Privacy Notice

Effective 23rd April 2018

Call 1300 369 900

Visit [www.familyfirst.com.au](http://www.familyfirst.com.au)

Email [enquiries@familyfirst.com.au](mailto:enquiries@familyfirst.com.au)



Family First Credit Union Limited

ABN 39 087 650 057 | AFSL & Australian credit licence No 241068

The Privacy Act allows Family First Credit Union Limited ('we', 'us', 'our') ABN 39 087 650 057 to disclose personal information about you when related to the primary purpose for which it was collected.

In connection with providing credit to you, personal information may include credit information:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your drivers licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or other-wise discharged, and
- other information about credit standing, worthiness, history or capacity that we can disclose under the Privacy Act, including a credit report.

Your sensitive information (eg: membership of a professional or trade association) may also be disclosed where relevant to the purposes for collecting it.

## Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collected overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for

credit or provide other services.

## Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment system operators, mailing houses and research consultants
- providers of payment and card services, when you make a transaction using a payment service or card
- insurers and re-insurers, where insurance is provided in connection with our services to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, solicitors, auditors, and property valuers.
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- your representative, for example, solicitor, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised under an Australian law or a court/tribunal order.

In addition, in connection with providing credit to you, we may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in a loan

application

- any agent or contractor of ours assisting in processing a loan application and other entities involved that may be involved in a securitisation arrangement which we use to fund your loan

We will not disclose your personal information overseas.

## Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information about you to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at [www.equifax.com.au](http://www.equifax.com.au)).

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

“Credit pre-screening” is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe that you have been or are likely to be a victim of fraud, including identity fraud.

## Disclosure to insurers and guarantors

### Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to