

Statement of notifiable matters.



Defence
Bank

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About this statement.

Defence Bank is required to advise you of certain 'notifiable matters' in relation to how we handle your credit information, including the disclosure of your credit information to credit reporting bodies along with certain rights you have in relation to your credit information.

This statement of notifiable matters complements the information contained within our Privacy Policy that outlines how Defence Bank may collect, use and disclose both "credit eligibility information" and "credit information."

The handling by Defence Bank of any credit information, credit eligibility information and related information by credit providers is subject to regulation under both the *Privacy Act 1988* and the *Privacy (Credit Reporting) Code 2014*.

Your credit information and credit reporting bodies.

Before, during or after the provision of credit to you, we may collect your personal information. This is done to assist us in assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

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

If you apply for or hold any kind of credit with us, we may disclose information about you to a credit reporting body (CRB). CRBs 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.

If you fail to meet your payment obligations in relation to the provision of credit, we may disclose this to a CRB. This may include disclosing that you are in default under a credit agreement or have committed a serious credit infringement.

The CRB that we use is Equifax Australia – www.equifax.com.au. You may obtain further information on how they manage your credit related personal information by contacting them via the website details referred to above.

Your rights in relation to your credit information.

Our Privacy Policy provides additional information about how we handle your credit information. This includes your rights to access and correct any information we may hold about you if you believe it may be either incorrect, incomplete or out-of-date along with further information on your right to lodge a complaint where you believe your credit related personal information has been compromised or is not adequately protected.

To help us reach the right people with our credit direct marketing, we may ask a CRB to "pre-screen" a list of potential recipients of our direct marketing against our eligibility criteria to remove recipients who do not meet those criteria. If you do not want your credit information used for pre-screening by a CRB that holds credit information about you, you can opt-out by informing that CRB, whose contact details are provided above.

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You can also ask a CRB, through the contact details on their website, not to use or disclose your personal information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Contact us.

Should you require any further information in relation to either this statement or Defence Bank's Privacy Policy, please contact our Privacy Officer whose details are listed below:

Address: PO Box 14537 Melbourne VIC 8001

Telephone: 1800 033 139

Email: info@defencebank.com.au (marked to the attention of the Privacy Officer).



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