

Privacy Guidelines

Effective date: 01 December 2012



Police Bank Ltd

ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018
Level 27, 1 Market Street, Sydney NSW 2000.

Customs Bank is a division of Police Bank Ltd. All terms and conditions that apply to Police Bank also apply to Customs Bank.

Privacy Guidelines

Respecting Your Privacy

We respect your privacy and will look after the personal information you provide to us. We are committed to a duty of confidentiality and will comply with all privacy laws. We will only use your personal information when responding to requests e.g. taking applications, managing your membership, opening accounts, providing or offering information on products and services.

How We Use Your Personal Information

We collect use and store your personal details you may give us in writing, by phone, in person or electronically. This information could be details such as your address, name, date of birth, tax file number, income/financial details, employment details, credit record and transaction history.

We cannot provide you with relevant products or services unless you provide us with certain information. For example – by law you must provide personal details to identify you to open savings or deposit accounts. We are required to comply with legislative and regulatory requirements.

It may also be necessary to collect additional personal information from time to time. For example – we need a credit report before we lend you money. Please note we require your consent to obtain this report. We may collect sensitive information e.g. on your health for an insurance application, but will only use such information for that purpose.

If we get information from third parties we will tell you so. If we use agents or third party contractors e.g. mailing houses or information technology consultants, they must comply with our privacy policy.

We may also share information with solicitors and valuers to help provide you a service.

Exchanging Your Information

We may provide information to other parties if we are compelled to do so by law or have a duty to the public to do so. For example – regulatory bodies, government agencies, law enforcement bodies and courts.

Information may also be disclosed if it is deemed to be in the proper interests of the Bank or if consent has been provided by a Member. Such as your executor, administrator, trustee, guardian or attorney.

We may also exchange your information to help detect or prevent fraud and other criminal activity.

We will only use and disclose Tax File and Medicare numbers only for the purposes required by law.

Member's personal information may be provided to a third party for the purpose of verifying your details to meet the compliance obligations under the AML/CTF Act legislative requirements.

Your Marketing Consent

In applying for any product or service, you agree to be bound by this policy and authorise the Bank to send you (via mail or email) information on our products and services and those of other related companies from time to time. We never sell or "rent" information to anyone for any purpose. We may use your personal information to conduct market or customer research.

Looking After Your Information

We will keep your personal information accurate and up to date. We will protect the security of your personal information against loss, unauthorised access, modification and unauthorised disclosure.

Hardcopy documents are secured on our premises and at archive sites by security systems. Where practicable, hardcopies are destroyed and de-identified where appropriate.

Our website has links to other websites which we cannot control and we take no responsibility for information given on those sites. We do not store information in "cookies" and we keep our website secure with firewalls, encryption and passwords however there is always the risk of "hacking" in the internet.

Access, Changes and Opting Out

Contact us at any time to access your personal information. We may charge you for providing any information requested. We will advise you at the time of your application for access of the applicable fee.

Please contact us (see back page) to access or change your personal information or to discuss any query. We may refuse unreasonable and vexatious requests for information.

You may opt out of receiving any marketing material at any time by contacting us as per the above details.

Contacting Us

Please contact us if you have any queries, comments or complaints regarding this privacy policy. Any updates or amendments to the policy will be posted on our website, www.policebank.com.au or www.customsbank.com.au. Our aim is to ensure our Members are fully aware of what information is collected, how it's used and when it may be made available.

Contact Us

Police Bank

Assistance Centre

Phone: 131 728 E/N: 88899

Direct

Phone: 131 728 E/N: 88884

Sydney

Phone: (02) 8268 2500 E/N: 44850

Parramatta

Phone: (02) 9841 8200 E/N: 44700

Penrith

Phone: (02) 4720 5000 E/N: 44750

Newcastle

Phone: (02) 4908 6200 E/N: 44870

Canberra

Phone: (02) 6206 7000 E/N: 44860

Goulburn

Phone: (02) 4827 1000 E/N: 44730

Gosford

Phone: (02) 4320 0200 E/N: 44880

Wollongong

Phone: (02) 4221 9000 E/N: 44830

Campbelltown

Phone: (02) 4640 7000 E/N: 88839

Port Macquarie

Phone: (02) 6582 9900 E/N: 44840

Norwest

Phone: (02) 8814 3000 E/N: 44790

Email info@policebank.com.au

Website www.policebank.com.au

Customs Bank

Assistance Centre: 131 728

Canberra Phone: (02) 6243 8900

Mascot Phone: (02) 8335 4200

Melbourne Phone: (03) 9642 1003

Email info@customsbank.com.au

Website www.customsbank.com.au