

Effective date: 31 March 2025

Review date: 31 March 2025

Your privacy matters to us

At our core, protecting your privacy is essential to how we operate. We are dedicated to earning and keeping your trust by managing your personal and credit-related information with care and respect.

This Privacy Notice outlines how we collect and use your personal information, the reasons behind it, and the organisations we may share it with. It also details how you can access and correct your information and how to raise any concerns about our privacy practices.

What information can be used and disclosed

Under the Privacy Act, Maitland Mutual Limited (referred to as 'we', 'us', 'our') ACN 087651983 (The Mutual Bank) is permitted to use and disclose the personal and credit-related information we collect about you for the main purpose it was collected and for related secondary purposes that you would reasonably expect.

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

- 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 driver's 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
- financial hardship information about you
- information about new credit arrangements you may have made in relation to consumer credit to deal with any defaults or serious credit infringements by you
- 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
- information about court judgments which relate to credit that you have obtained or applied for
- information about you on the National Personal Insolvency Index
- publicly available information about your credit worthiness
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purposes of providing products and services to you, managing our business and complying with laws. When providing credit to you, this may include 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.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

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

Who can give or collection information?

For the purpose of providing products and services to you, managing our business and complying with laws, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities and other organisations, if required or authorised by law
- In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:
- obtain a commercial and consumer credit report containing personal 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 that may be involved in a securitisation arrangement or other joint arrangement which we use to fund or manage your loan, including without limitation [list names of other credit providers] and any loan originator.

Disclosure to overseas recipients

We will not disclose your personal information to overseas recipients.

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 and Experian, whose privacy policy and contact details are at www.experian.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.

We do not need your consent to make an information request about you to a credit reporting body. If we make a request, it may affect your credit score, or credit rating calculated by the credit reporting body.

The impact of credit information requests on your credit score or credit rating will depend on the type and amount of credit you apply for, the frequency of requests, and your credit history.

"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.

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

Disclosure to guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by 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 about 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

We take all reasonable steps, including technical and organisational measures, 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 explains 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 Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing Preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Consumer Data Right

The Consumer Data Right (CDR) gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and

- consent to us accessing your CDR Data held by another data holder.

We have a [CDR Policy](#) detailing how we manage CDR data, which you can find on our website. You can also request an electronic or hard copy from us at any time.

Contact us

If you have any questions or concerns about your privacy, please contact our Privacy Officer:

Address: PO Box 2487, Green Hills, NSW, 2320

Phone: 1300 688 825

Email: info@themutual.com.au

Online: www.themutual.com.au