

PRIVACY NOTICE - HOME LOAN

The Privacy Act regulates the collection, use and disclosure of your personal information. This notice tells you about the use that will be made of the personal information provided by you in your loan application form and how your personal information may be disclosed to other parties in certain circumstances. By signing this notice you are giving your consent to the use and disclosure of your personal information as detailed in the notice. If you do not provide your consent, Members Equity Bank may not be able to process or accept your application.

In this application form:

“Credit Provider” means either Members Equity Bank or Perpetual (if your loan application is accepted by us, the letter of offer will specify the name of the credit provider).

“Manager” means our subsidiary, ME Portfolio Management Limited.

“Members Equity Bank” means Members Equity Bank Pty Limited or any successor or assignee.

“Mortgage Insurer” means Genworth Financial Mortgage Insurance Pty Ltd.

“Perpetual” means Perpetual Limited under the Superannuation Members Home Loan Program.

By completing this application form, you are providing personal information to Members Equity Bank for the primary purpose of Members Equity Bank verifying your identity, assessing your application and then establishing and administering your account.

Regardless of when or how the information is collected, your personal information may be shared between, and used by Members Equity Bank and if applicable, the Manager and Perpetual, for that primary purpose and for related purposes including:

- consideration of any other application made by you to Members Equity Bank for financial products or services;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- compliance with legislative and regulatory requirements (including without limitation the Anti-Money Laundering and Counter-Terrorism Financing Act 2006);
- compliance with payment systems requirements;
- our internal operations including record keeping, risk management, securitisation, credit scoring and portfolio analysis; and
- arrangements with other organisations to provide services in relation to our products and services (e.g. we may arrange for mailing houses to distribute loan statements to customers).

Members Equity Bank may also disclose your credit information and personal information for those purposes to the following organisations (**“Disclosure Parties”**):

- the Mortgage Insurer, other insurers or reinsurers;
- credit reporting agencies;
- its service providers and alliance partners;
- its agents, contractors and external advisers (for example, its valuers and lawyers);
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies, law enforcement bodies and courts;
- external complaint resolution bodies (for example, the Financial Ombudsman Service);
- rating agencies;
- payment system operators; and
- other financial institutions and credit providers.

Members Equity Bank may at any time do any of the following things where permitted by the Privacy Act (**“Use of Credit Information and Reports”**):

- seek and use consumer and commercial credit information (including a consumer and/or commercial credit report from a credit reporting agency) about me/us to assess this application (including, if applicable, for the provision of credit to me/us or to accept me as a guarantor);
- seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us;
- seek from and use, or give to any credit provider named in a credit report provided by a credit reporting agency, any information about me/our credit worthiness, credit standing, credit history or credit capacity to assess this application;
- give personal and credit information about me/us to a credit reporting agency including:
 - identity particulars;
 - that credit has been applied for and the amount;
 - that the Credit Provider is a current credit provider to me/us;
 - payments which are overdue and for which collection action has commenced;
 - that payments are no longer overdue;
 - that cheques drawn by me/us have been dishonoured;
 - that I/we have committed a serious credit infringement; and
 - that this loan has been paid or finalised;
- give any report about me/us to another person or body in connection with mortgage loan securitisation arrangements;
- give, request and receive information about my/our consumer/personal information, including the payout figure in respect of any of my/our credit, to any accountant, lawyer, broker, other adviser or bank acting on my/our behalf;
- give any report, copy of any loan agreements or other document or information about me/us to any person who has, or will guarantee or provide property as security for the repayment of credit provided to me/us.

PRIVACY NOTICE (continued)

Lenders mortgage insurance (where required) insures the Credit Provider against loss on default under the mortgage that secures your loan. You do not receive the benefit of the lenders mortgage insurance policy.

Where Members Equity Bank applies to the Mortgage Insurer for lenders mortgage insurance, the Mortgage Insurer will be collecting any such personal information about you for the purpose of:

- assessing whether to issue lenders mortgage insurance to the Credit Provider in respect of the loan to be provided to you (or, in the case of a guarantor, to be guaranteed by you);
- assessing the risk of you defaulting on your obligations to the Credit Provider in respect of which the Mortgage Insurer may provide (or has provided) lenders mortgage insurance;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- its internal operations including record keeping, risk management, securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- compliance with legislative and regulatory requirements.

The Mortgage Insurer may disclose your credit information and personal information for those purposes to any of the other Disclosure Parties described above, as well as to its related companies and to Members Equity Bank, regardless of when or how the information was collected, even though some of the organisations may be overseas.

The Mortgage Insurer may do any of the types of things described above as Use of Credit Information and Reports for the purpose of assessing the application of the Credit Provider for lenders mortgage insurance and for any other purposes permitted under the Privacy Act and to the Mortgage Insurer seeking information from Members Equity Bank for these purposes.

If you do not provide the information requested in the application form, the Mortgage Insurer may not be able to process or accept the Credit Provider's application for lenders mortgage insurance and Members Equity Bank may not be able to process or accept your application.

You may request access to your personal information held by:

- Members Equity Bank in relation to your loan and account by phoning us on 1300 654 998, or by writing to -
The Privacy Officer,
Members Equity Bank,
GPO Box 1345,
Melbourne, VIC 3001
- The Mortgage Insurer. You can contact the Mortgage Insurer by phoning 1300 655 422, or by writing to -
The Privacy Officer,
Genworth Financial Mortgage Insurance Pty Ltd
GPO Box 3952,
Sydney, NSW 2001

or via email - gnwmortau.privacyofficer@genworth.com