

# Privacy Statement



## Lending

The SUNCORP brand and Sun Logo are used by Suncorp Bank (Norfina Limited) and SME Management Pty Ltd under licence. Suncorp Bank (Norfina Limited) and SME Management Pty Ltd are not part of the Suncorp Group.

Reference to 'we', 'our' or 'us' in this statement shall be a reference to and include Suncorp Bank (Norfina Limited ABN 66 010 831 722) and SME Management Pty Ltd (ABN 21 084 490 166).

## Privacy is Important...

...especially when you consider the number of ways we communicate and interact these days. That's why we've put together this statement. It explains how we collect, hold, use and disclose your personal information for any products, services and dealings you have with us, and to explain who we may share your information with.

You consent to the collection, use and disclosure of your information in accordance with these terms. These terms supplement our Privacy Policy and other documents that we may provide to you, for example, when you use our products or services. Please read these documents carefully.

Suncorp Bank and its subsidiaries (including SME Management Pty Ltd) were recently acquired by Australia and New Zealand Banking Group Limited (**ANZ**). We are no longer owned by Suncorp Group Limited and are no longer part of the group of companies owned by Suncorp Group Limited (**Suncorp Group**).

## Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority;
- comply with relevant laws, regulations, codes of practice and external payment systems;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services;
- gather and aggregate information for statistical, prudential, actuarial, reporting and research purposes;
- perform tasks in connection with purchasing or funding products provided to borrowers;
- manage, train and develop our employees and representatives;
- communicate with you, manage complaints and disputes, and report to dispute resolution bodies;
- identify, prevent or investigate any potential scams, fraud, unauthorised use or criminal activity and/or protect the legitimate interests of us, our customers and our related entities;
- conduct and perform marketing and promotional activities including telling you about (and enabling our business and loyalty partners and related entities to tell you about) products or services that may be

of interest to you, informing you of special events or offers, or running competitions, promotions events and programs;

- manage risk and operate and manage our business as part of the ANZ Group; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

Your telephone calls and conversations with a customer service representative may be recorded and monitored for quality, training and verification purposes.

We may also collect your personal information for other purposes which we inform you about or which you have agreed to, or where required or authorised under law, regulation, codes of practice, external payment systems or the rules of a stock exchange.

## What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) we may not be able to provide you with any, some, or all of the features of our products or services.

## How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations.

We also provide your personal information to, and collect your information from, other related entities or affiliates of Suncorp Bank and SME Management Pty Ltd, including ANZ and its related entities (**ANZ Group**). Those entities may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you and in the case of the ANZ Group for other ANZ Group purposes as outlined in the ANZ privacy policy. You can access the ANZ privacy policy here:

<https://www.anz.com.au/privacy/centre/policy/>.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to or where another exception applies under the Privacy Act.

We may disclose your personal information to and/or collect your personal information from:

- related entities or affiliates of Suncorp Bank and SME Management Pty Ltd, including entities within the ANZ Group;
- Suncorp Group members, who provide us with certain back-office services (as described in our [Privacy Policy](#));
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party contracted to provide financial services, financial products or administrative services by us, one of our subsidiaries, or an entity in the ANZ Group. For example: information technology providers, administration or business management services, consultancy firms, auditors and business management consultants, marketing agencies and other marketing service providers, and print/mail/digital service/imaging/document management providers;
- your or our advisers, agents, representatives or consultants;
- government, statutory or regulatory bodies and enforcement bodies;
- the Australian Financial Complaints Authority or any other external dispute resolution body;
- credit reporting bodies;
- other credit providers, including for reference and collection purposes;
- any insurer relating to your facility including lending mortgage insurers and consumer credit insurers;
- investors, advisers, trustees, trust managers or any other organisation that performs tasks in connection with purchasing, funding or managing products provided to you;
- any organisation that assists us to gather or

aggregate information for statistical, prudential, actuarial, reporting or research purposes;

- debt collection agencies, your guarantors, organisations involved in valuing, surveying or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios;
- manufacturers for plastic card production (e.g. debit cards);
- your joint borrower(s) or joint account holder(s);
- people who are authorised or noted on your products with us as having a legal interest;
- other participants in the payment system (including payment organisations and merchants) and other financial institutions (such as banks);
- customers of financial institutions, such as banks (including us), to facilitate PayID and Confirmation of Payee, as required;
- third parties and related entities to facilitate ANZ Group corporate sales, acquisitions, restructures, investments or joint ventures. For instance, we may acquire or enter into joint ventures with third party businesses, sell, transfer or merge parts of the ANZ Group businesses, assets, products or services, or make other changes to the structure or the ownership of any part of the ANZ Group; and
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, e.g. your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the course of us providing our products and services to you, regularly, or on an ad hoc basis, depending on the purpose of collection.

We may also collect or disclose personal information about you from or to any entity where that collection or disclosure is required or authorised under law, regulation, codes of practice, external payment systems or the rules of a stock exchange. For example, under the following Australian laws we may be authorised or required to collect your personal information: Anti-Money Laundering and Counter-Terrorism Financing

Act; Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act; National Consumer Credit Protection Act; Personal Properties Securities Act, and any regulations made under those Acts.

#### Disclosure of credit information to credit reporting bodies

We may disclose your credit information to credit reporting bodies where the Privacy Act permits us to do so. For example, we may disclose your repayment history information which includes whether you have made payments when due or if you have failed to meet your repayment obligations in relation to consumer credit provided by us, and information on whether in our opinion you have committed a serious credit infringement.

For more information on credit information and how we collect, hold and disclose such information, please refer to our [Credit Reporting Policy](#).

Credit reporting bodies may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

We may disclose credit information to the following credit reporting bodies. Their contact details as at the date of publication of this policy are:

Equifax PO Box 964, North Sydney NSW 2059 Ph: 13 83 32 <a href="http://www.equifax.com.au">www.equifax.com.au</a>
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The list of credit reporting bodies we usually disclose credit information to or their contact details may change from time to time. To obtain a current list of credit reporting bodies we usually disclose credit information to, including their current contact details, please go to [www.suncorpbank.com.au/about-us/legal/privacy.html](http://www.suncorpbank.com.au/about-us/legal/privacy.html) or call 13 11 75 to obtain a hard copy of the list.

You may obtain a copy of each credit reporting body's policy about their management of credit reporting information. To do so, please contact them or visit their website.

#### Opting out of direct marketing pre-screenings

A credit reporting body may use your credit reporting information to assist a credit provider to exclude you from direct marketing by that credit provider, on the basis that you may be an adverse credit risk. This process is known as a "pre-screening". If you do not want a credit reporting body to use your information for

the purpose of pre-screening, you have the right under the Privacy Act to contact them and request (at no cost to you) that they do not use your information for pre-screening purposes.

#### If you are a victim of fraud (including identity fraud)

Under the Privacy Act you can make a request that a credit reporting body (at no cost to you) that they do not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them to make a request.

If you think your security has been compromised, get in touch with us on 13 11 75.

## Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’.

The list of countries we usually disclose personal information to is in our Privacy Policy. Please go to [www.suncorpbank.com.au/about-us/legal/privacy.html](http://www.suncorpbank.com.au/about-us/legal/privacy.html) to see our Privacy Policy or call 13 11 75.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

## Your personal information and our marketing practices

Every now and then, we and any related entities or affiliates might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time using the details set out in the “Contact Us” section below.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing

services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or our related entities, or our service providers already hold about you.

## Our Policies

This Privacy Statement should be read in conjunction with our Privacy Policy. You can obtain a copy of our Privacy Policy and Credit Reporting Policy. Please use the contact details in the “Contact Us” section if you wish to do so.

We encourage you to review and check our websites regularly for any updates to our Policies.

## How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information (including credit information and credit eligibility information) held by us and you can find information about how to do this in our Privacy Policy and Credit Reporting Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we’ll deal with such a complaint.

## Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can visit: [www.suncorpbank.com.au/about-us/legal/privacy.html](http://www.suncorpbank.com.au/about-us/legal/privacy.html).

Alternatively, you can get in touch directly by contacting us on:

- Phone: 13 11 75
- Email: [privacyaccessrequests@suncorpbank.com.au](mailto:privacyaccessrequests@suncorpbank.com.au)
- Mail: Suncorp Bank GPO Box 2432, Brisbane Qld 4001
- or by visiting a Suncorp Bank Branch

## How to contact us



*Call*  
13 11 75



*Online*  
[suncorpbank.com.au](https://suncorpbank.com.au)



*Local*  
Branch