

Privacy Consents and Notifications

This Privacy Statement
is given on behalf of
National Australia Bank
Limited, Citigroup
Pty Limited and
Suncorp Bank
(Norfina Limited)

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



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Suncorp Bank Clear Options Credit Cards. Norfina Limited ABN 66 010 831 722 ("Suncorp Bank") promotes and distributes Suncorp Bank Clear Options Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank Internet Banking and Telephone Banking).

In this notice "we/us/our" means:

- National Australia Bank Ltd ("NAB") and its related companies that assist it to provide its services;
- Citigroup Pty Limited ("Citi") and its related companies that assist it to provide its services; and
- Norfina Limited ("Suncorp Bank") and its subsidiaries.

Unless otherwise stated, "we/us/our" is used collectively (or singularly/separately where the context requires) and "you/your" means all borrowers and other individuals named in the application.

Suncorp Bank and its subsidiaries were recently acquired by Australia and New Zealand Banking Group Limited (ANZ). Suncorp Bank is no longer owned by Suncorp Group Limited and is no longer part of the group of companies owned by Suncorp Group Limited (Suncorp Group).

Why do we collect, use and disclose your personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonable identifiable. We may collect, use and disclose your personal information (which may include your credit information) so that we can:

- identify you, conduct checks, understand your requirements, assess applications made by you, and set up, administer and manage our products and services;

- establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority;
- manage, train and develop our employees and representatives;
- communicate with you, manage complaints and disputes, and deal with dispute resolution bodies;
- identify, prevent or investigate any potential fraud, unauthorised use or criminal activity and/or protect our legitimate interests;
- 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;
- conduct and perform marketing and promotional activities including telling 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;
- comply with applicable laws, regulations, codes of practice and external payment systems, both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act); (c) Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act (d) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information; and
- use it for other purposes as listed in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

Where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice.

We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell



us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.

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

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) or if the information provided is incorrect or incomplete 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 including, for example, where we need information from a third party to assist us to process your application or to assist us to locate or communicate with you.

Suncorp Bank may also provide your personal information to other related entities and affiliates of Suncorp Bank, including ANZ and its related entities (ANZ Group). Those entities may disclose or use your personal information for the purposes for which we collect, use and disclose your personal information described in "Why do we collect, use and disclose your personal information?" in relation to products and services they may provide to you.

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:

- our related entities (including entities within the ANZ Group), affiliates, partners and sales agents;

- between us (being NAB, Citi and Suncorp Bank);
- Suncorp Group members, who provide Suncorp Bank with certain back-office services (as described in Suncorp Bank's applicable Privacy Policy);
- reward providers including Airline partners and their service providers;
- other credit providers, including for reference and collection purposes;
- any signatory or guarantor to a facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with a facility or application made by you;
- government, statutory, enforcement, regulatory and tax authorities or bodies in Australia and overseas;
- credit reporting bodies and other information providers. We may disclose your sensitive information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see "Exchange of information with credit reporting bodies" below);
- any external dispute resolution body;
- any insurer relating to a facility of yours;
- social media and other virtual communities and networks where people create, share or exchange information;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;
- organisations that carry out functions on our behalf including card schemes, mailing houses, printers, researchers, data warehouses, administration or business management services, specialised data matching and trending service providers, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- any entity where disclosure to, or collection from, such entity is required or authorised by law;
- 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; and



- as further set out in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see “Our Policies”).

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.

Identifying you for the purposes of the AML Act

We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information matches (in whole or part) personal information held by the credit reporting body.

The credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you have agreed to us making this request and disclosure of your personal information for this purpose, if you don't wish for us to use this method to verify your identity, you may go to your local branch with appropriate forms of identification in order for your identity to be verified in person.

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?”

Whilst we take all reasonable steps to protect your information, such overseas recipients may not be bound by the Privacy Act.

For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy;
- Citi's Privacy Policy at citibank.com.au/privacy; and
- Suncorp Bank's applicable Privacy Policy at <https://www.suncorpbank.com.au/privacy>.

From time to time, Suncorp Bank may need to disclose your personal information to, and collect your personal information from, other countries not listed in its Privacy Policy.

By completing this application form you consent to disclosures to overseas recipients.

Our Policies

This Privacy Statement should be read in conjunction with our Privacy Policies. You can review the relevant NAB and Citi policies at the following links:

- NAB's Privacy Policy and Credit Reporting Policy at nab.com.au/common/privacy-policy; or
- Citi's Privacy Policy and Credit Reporting Policy at citibank.com.au/privacy.

You can view the Suncorp Bank's applicable Privacy Policy and Credit Reporting Policy at www.suncorpbank.com.au/privacy.

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 where relevant, credit information and credit eligibility information) held by us and you can find information about how to do this in our respective Privacy Policies and Credit Reporting Policies (where relevant).

These policies also include information about how you can complain if you believe we (meaning NAB, Citi or Suncorp



Bank) have not complied with the Privacy Act (including where relevant, the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we'll deal with such a complaint.

There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.

Exchange of information with credit reporting bodies (CRBs)

If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from, CRBs. CRBs may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

You can review the relevant policies at the following links:

- www.nab.com.au/common/privacy-policy;
- www.citibank.com.au/privacy; or
- www.suncorpbank.com.au/privacy.

These policies contain information about credit reporting, including the CRBs with which we each may share your personal information, their contact details, how to obtain their policy about the management of credit related personal information, the type of credit reporting information we share with CRBs (which includes information in relation to defaults

and serious credit infringements), and your rights in relation to them (including requesting a CRB not to disclose your credit reporting information if you believe you have been or likely to be a victim of fraud or not use your credit reporting information for pre screening of direct marketing).

Your personal information and our marketing practices

Every now and then, we, any related entities, our affiliate companies and our partners and agents, might let you know – including via mail, SMS, email, telephone or online – about offers relating to this product, 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. We must tell you that any registration on the National Do Not Call Register is overruled by your marketing preferences with us.

These consents shall remain in effect unless and until any owner of the email address or mobile number linked to your account notifies us that you/they do not want to receive such communications, which can be done by utilising the unsubscribe facility in the communication received or otherwise by notifying us in writing or by calling us.

In order to carry out our direct marketing we may 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, our related entities, or our service providers already hold about you.



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Contact us



Call **13 11 75**



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



Local Branch



For general correspondence
please write to
GPO Box 2432, Brisbane QLD 4001

For more information about the NAB or Citi privacy practices, or if you wish to tell us about your marketing preferences, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows:

Privacy Officer
GPO Box 204
Sydney NSW 2001
Phone: 13 11 75
Email: privacy.officer@citi.com.au

For more information about Suncorp Bank's privacy practices including overseas disclosure or to tell Suncorp Bank about your marketing preferences you can visit: **www.suncorpbank.com.au/privacy**. Alternatively, you can get in touch directly by contacting Suncorp Bank on:

Phone: **13 11 75**
Email: **privacyaccessrequests@suncorp.com.au**
Mail: **GPO Box 204, Sydney NSW 2001**
or by visiting a Suncorp Bank Branch

