

## Privacy Notification

<b>Outline</b>	<p>This Privacy Notification sets out:</p> <ul style="list-style-type: none"> <li>• How and why we collect and use your information</li> <li>• What happens if you do not wish to provide us with information</li> <li>• Whether we provide your information to other entities</li> <li>• The availability of our Privacy Policy</li> <li>• When we can disclose certain information to a credit reporting body</li> <li>• How a credit reporting body may use your information</li> <li>• Whether we disclose your information overseas and if so, where</li> <li>• How you can contact us.</li> </ul>
<b>Collection and use of your information</b>	<p>We collect and use your information to:</p> <ul style="list-style-type: none"> <li>• Provide you with membership benefits, financial services and products or information about those benefits, services and products</li> <li>• Provide you with information about financial services and products from 3<sup>rd</sup> parties we have arrangements with</li> <li>• Conduct market and demographic research in relation to the products and services you and other members acquire from us</li> <li>• Establish your eligibility for a loan</li> <li>• Establish your capacity to repay a loan.</li> </ul> <p>The law also requires us to collect and hold your information:</p> <ul style="list-style-type: none"> <li>• For our registers of members under the Corporations Act</li> <li>• To verify your identity under the AML/CTF Act</li> <li>• To assess your capacity to pay a loan under the National Consumer Credit Protection Act.</li> </ul> <p>If you are a Prospective Guarantor, we collect and use your information to:</p> <ul style="list-style-type: none"> <li>• Assess whether to enter into an arrangement with you for you to guarantee a loan we post to make to one of our customers.</li> </ul>
<b>How we collect and use your information</b>	<p>We collect information about you and your financial position from you directly. When you apply for a loan, we will collect information about your credit history from a credit reporting body.</p> <p>If you are a Prospective Guarantor, we may collect information about your credit history from a credit reporting body. However, you must provide us with your written consent to do so.</p>
<b>How you can access your information</b>	<p>You can request access to your information at any time.</p>
<b>What if you do not wish to provide us with your information?</b>	<p>If you do not give us the information we require, we may not be able provide you with the financial service or product you have applied for. Or, if you are a Prospective Guarantor, we will not proceed with the loan to our customer.</p>
<b>Providing your information to credit reporting bodies</b>	<p>The credit reporting body we disclose information to is Veda Advantage.</p> <p>If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Veda Advantage. Or, if you are a Prospective Guarantor and our customer does not make their repayments when they fall due or commit a serious credit infringement and you do not remedy their default, we may disclose this to Veda Advantage. Any information we provide to Veda Advantage will be included in reports provided to credit providers to help them to assess your creditworthiness.</p> <p>You can ask Veda Advantage not to use your information for pre-screen of direct marketing by a credit provider. You can also ask them not to use or disclose your</p>

	<p>information if you reasonably believe that you have been or are likely to be a victim of fraud.</p> <p>Veda Advantage's policy on the management of information is available at <a href="http://www.veda.com.au">www.veda.com.au</a>. You can contact Veda Advantage by:</p> <ul style="list-style-type: none"> <li>• Phone – 1300 762 207</li> </ul>												
<b>Providing your information to other entities</b>	<p>We may disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:</p> <ul style="list-style-type: none"> <li>• Entities that verify identity</li> <li>• Lawyers, conveyancers, accountants, brokers and agents who represent you</li> <li>• Contractors for statement printing and mail out, card and cheque production, market research or direct marketing</li> <li>• Affiliated product and service suppliers to provide information to you about their services and products</li> <li>• Credit reporting bodies and other financial institutions that have previously lent to you</li> <li>• Persons you use as referees</li> <li>• For property loans – property valuers and insurers</li> <li>• Lenders mortgage insurers</li> <li>• Mortgage documentation service</li> <li>• Trustee and manager of securitised loan programs</li> <li>• Any proposed guarantor of a loan</li> <li>• Debt collection agencies, lawyers, process servers</li> <li>• Our auditors.</li> </ul> <p>We will also disclose your information to law enforcement agencies and government agencies as required by law.</p>												
<b>Security, Privacy and Credit Reporting Policy and marketing preferences</b>	<p><b>Security</b></p> <p>We take all reasonable steps 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.</p> <p><b>Privacy and Credit Reporting Policy</b></p> <p>Our Privacy Policy is available at <a href="http://www.cmcu.com.au">www.cmcu.com.au</a>. The policy contains information about:</p> <ul style="list-style-type: none"> <li>• How you can access your information</li> <li>• How you can seek correction of your information</li> <li>• How you make a complaint and how we deal with it</li> <li>• In what overseas countries we are likely to disclose your information.</li> </ul> <p><b>Marketing preferences</b></p> <p>We may use your personal information to provide you with information about products and services, including those of a 3<sup>rd</sup> party, which we consider may be of interest to you. We may do so even if you are on the Do Not Call Register.</p>												
<b>Disclosure to overseas recipients</b>	<p>We do not currently disclose your information to overseas recipients.</p>												
<b>How to contact us</b>	<p>You can contact us by:</p> <table> <tr> <td></td> <td>Yarrowonga</td> <td>Cobram</td> </tr> <tr> <td>Phone</td> <td>(03) 5744 3713</td> <td>(03) 5871 2188</td> </tr> <tr> <td>Fax</td> <td>(03) 5744 1926</td> <td>(03) 5871 2953</td> </tr> <tr> <td>Email</td> <td><a href="mailto:info@cmcu.com.au">info@cmcu.com.au</a></td> <td><a href="mailto:cobram@cmcu.com.au">cobram@cmcu.com.au</a></td> </tr> </table>		Yarrowonga	Cobram	Phone	(03) 5744 3713	(03) 5871 2188	Fax	(03) 5744 1926	(03) 5871 2953	Email	<a href="mailto:info@cmcu.com.au">info@cmcu.com.au</a>	<a href="mailto:cobram@cmcu.com.au">cobram@cmcu.com.au</a>
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