

Privacy Consent and Notification

Effective date: 9 December 2024

Who is collecting your personal information?

Your personal information is being collected by Newcastle Permanent, part of Newcastle Greater Mutual Group ACN 087 651 992. We provide a range of banking, credit and financial products and services.

This notice provides you with important information about how we collect and handle your personal information when you apply for products and services with Newcastle Permanent, have dealings with us, or use our electronic banking facilities.

We will be unable to provide you with our products and services unless you provide your personal information and consent to our use of that information.

Personal information includes any information or opinion about you, or information that can be used to identify who you are.

What information do we collect and how do we collect it?

Personal information we collect includes:

- information about your identity and contact details
- your credit history and financial information
- information about your interactions with us, such as transactions, enquiries, and use of our website.

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf, credit reporting bodies, or other credit providers.

If you give us information about others (such as information about a joint applicant) you must have their authority to do so and tell them what is in this notice.

In limited circumstances, we may collect and hold sensitive information about you (for example, recordings of your voice or images of your face for identification and fraud prevention purposes; or information about your health when you make an application for hardship or when you apply for a life insurance product). We only collect sensitive information from you if it is necessary for our functions and activities and you have consented to that collection (unless we are required or permitted by law to collect that information).

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

The reasons we collect, hold, use and share your personal information may include to:

- confirm your identity and manage our relationship with you
- process your application for our products and services, such as a savings account or a loan
- run our business, such as financial reporting, risk management, developing our business systems and capability and research and analytics
- market and develop our products and services
- comply with our legal obligations.

When the law authorises or requires us to collect personal information

We may collect personal information to comply with our legal obligations under relevant laws such as the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth), the *National Consumer Credit Protection Act 2009* (Cth), the *Personal Property Securities Act 2009* (Cth), the *Banking Act 1959* (Cth), the *Taxation Administration Act 1953* (Cth), the *Income Tax Assessment Act 1936 and 1997* (Cth) and other taxation laws and regulations.

Marketing

We may use your personal information to provide you with information about products and services, including those of third parties, which we consider may be of interest to you. You may 'opt out' at any time if you no longer wish to receive marketing information, by contacting us.

Sharing your personal information

In order to provide products and services to you and manage our business, we typically share your personal information with:

- our agents, contractors and contracted service providers (for example payment system operators, mailing houses and digital platforms)
- your agents, representatives or anyone you have authorised to act on your behalf (including your legal advisor, mortgage broker, financial advisor, accountant, parent, guardian, trustee or power of attorney)
- other organisations, who jointly with us, provide products or services to you
- any person who makes a joint application for a product or service with you or any additional card holders or joint account holders, guarantors or co-guarantors
- government and law enforcement agencies, regulators or external dispute resolution bodies
- entities that provide identity verification or help identify, investigate or prevent inappropriate or illegal activity, such as fraud
- credit reporting bodies
- debt collectors
- insurers, lenders mortgage insurers and re-insurers
- our professional advisors such as, accountants, lawyers and auditors;
- entities that hold an interest in our assets or business (e.g. for securitisation)
- other financial services organisations and credit providers, including banks, superannuation funds, and fund managers
- accredited data recipients in line with our [Consumer Data Right \(CDR\) Policy](#).
- any other parties as required or permitted by law or with your clear consent.

Applying for credit (a loan product)

If you apply for credit from us, personal information also includes credit related information, which is information about your loan arrangements, repayments and credit worthiness.

Sharing your information with credit reporting bodies

If you apply for credit we may request a credit report about you from a credit reporting body.

A credit report contains information about your credit history which helps us assess your credit worthiness, credit applications, verify your identity and manage any loan accounts and credit facilities you may hold with us.

Credit reporting bodies collect credit-related information about individuals which they provide to credit providers when, for example a customer applies for a loan.

To request a credit report, we exchange the following information with the credit reporting body:

- information about you, for example your name, address and account/credit history;
- information about your application, for example the type and amount of credit you're applying for.

Under law, we do not need your consent to disclose this information to a credit reporting body for the purposes of requesting your credit report. Our request will be recorded in your credit report and may be used by a credit reporting body to calculate a credit score and to be disclosed to other lenders so they can assess your credit worthiness.

When we request a credit report, this may negatively impact your credit worthiness, rating or score.

The credit reporting bodies we use are:

1. Equifax Pty Ltd (equifax.com.au)
www.equifax.com.au
13 83 32
2. Experian Australia Credit Services Pty Ltd (experian.com.au)
www.experian.com.au
1300 784 134
3. Illion Australia Pty Ltd (illion.com.au).
www.illion.com.au
1300 734 806

Our [Privacy and Credit Reporting Policy](#) contains additional information about credit reporting bodies and the disclosure and use of your personal information.

Verifying your identity with credit reporting bodies

We may provide your name, residential address and date of birth to a credit reporting body as a way of verifying your identity. The credit reporting body will assess whether the personal information provided matches personal information about you held in their records. The credit reporting body will provide us with a report and to do so may use personal information about you and other individuals in their records.

If you do not agree to us verifying your identity in this way, we will provide an alternative verification process to identify you.

Ongoing credit reporting to credit reporting bodies

When you receive credit from Newcastle Permanent, we share information with a credit reporting body on an ongoing basis. This credit-related information is then included in your credit report and held by the credit reporting body.

Providing your information to guarantors

If you apply for a loan with a guarantor, Newcastle Permanent will provide information about you to the proposed guarantor before they agree to guarantee the loan, as required by the Customer Owned Banking Code of Practice. This will include providing copies of your credit report and a summary of your financial situation.

Sharing your information with Lenders Mortgage Insurers

If you apply for credit that we require to be mortgage insured, we may apply to one of the lenders' mortgage insurance (LMI) insurers used by us for LMI for the loan.

If this is the case, to the extent permitted by the *Privacy Act 1988* (Cth) (**Privacy Act**), you agree that the insurer may collect, disclose, hold and use personal information (including credit-related information) about you and any guarantor from us, or from a credit reporting body, for any purpose related to LMI, including to allow the insurer to:

- assess the risk of insuring us in respect of the loan to you,
- decide whether to insure us in respect of the loan to you,
- assess the risk of default by you,
- determine its rights and obligations in the event of default by you;
- administer, monitor and manage LMI and the insurer's obligations under LMI generally, and
- enforce the insurer's rights under LMI or in respect of any claim, or
- for other reasons where the law allows or requires, or you have consented.

Sometimes the insurer may share your personal information (including credit-related information) with third parties for the reasons stated above, whether in Australia or overseas, such as related companies, service providers, credit reporting bodies, reinsurers, advisors, government agencies, external dispute resolution bodies, financial institutions, mercantile agents and your employer, guarantors or referees.

You can find a copy of the insurers' privacy policies on their websites or via the links below. This will contain information about the third parties to which the insurer may share your personal information, how you can access and correct any information they hold about you, and how you can make a complaint to them about how they handle your information.

If we are unable to provide this information to our insurers, the insurers will be unable to issue insurance and Newcastle Permanent may be unable to provide you with a loan.

The LMI insurers used by us are:

Helia Insurance Pty Limited
ABN 60 106 974 305
1300 655 422
www.helia.com.au/privacy-policy

QBE Lenders' Mortgage Insurance Limited
ABN 70 000 51 1 071
1300 367 764
www.qbe.com/lmi/about-us/governance/privacy-policy

Sharing your information outside Australia

We may send personal information about you to organisations outside Australia:

- to provide a product or service that you have requested;
- when we use service providers that are located outside Australia and/or do not carry on business in Australia; and/or
- to meet our legal obligations.

See ngmgrouppaustralia.com.au/privacy or ask us for a list of countries that these organisations may be located in.

By consenting to the use and disclosure of your personal information as stated in this Privacy Consent and Notification and our Privacy Policy, you consent to the use and disclosure of your personal information to entities located outside Australia. **You also acknowledge that by consenting to us disclosing your personal information to overseas recipients, Australian Privacy Principle (APP) 8.1 will not apply to the disclosure (which means we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the APPS) and we may not be liable under the Privacy Act if the recipient does not act consistently with the APPs.**

Our Privacy and Credit Reporting Policy

Newcastle Permanent is part of Newcastle Greater Mutual Group Ltd (NGM Group). You can read more about how NGM Group handles your personal information in our **Privacy and Credit Reporting Policy** available at newcastlepermanent.com.au/privacy-policy or by calling us on 13 19 87 and asking us for a copy.

Accessing your information

You can request access to information that we hold about you. You can find out how to access your information in our Privacy and Credit Reporting Policy at newcastlepermanent.com.au/privacy-policy or by calling and asking us on 13 19 87 for a copy.

Correcting your information

You can request that we correct information that we hold about you. You can find out how to request the correction of your information in our Privacy and Credit Reporting Policy at newcastlepermanent.com.au/privacy-policy or by calling us on 13 19 87 and asking us for a copy.

Complaints

If you have a concern or complaint about a privacy issue, please contact us about it. You can find out how to make a complaint about a privacy issue and how we deal with these complaints in our Privacy Policy, available at newcastlepermanent.com.au/privacy-policy or by calling and asking us on 13 19 87 for a copy.

Contact us

You can contact us in any of the following ways:

In person: To locate your nearest branch visit newcastlepermanent.com.au/locate-us

By mail: PO Box 5001 HRMC NSW 2310

By phone: 13 19 87
(8am- 6pm Monday to Friday, 8am- 1pm Saturday)

By email: enquiries@npbs.com.au