

▲ INFORMATION WE ARE REQUIRED TO MAKE AVAILABLE TO YOU

As a shareholding member you are legally entitled to be kept informed about important matters concerning the operation of the Credit Union. This information includes notification about election of directors, and operational changes within the Credit Union which may affect you.

We are legally bound to provide statements to members and notices of variation to accounts or contract terms. We therefore include newsletters with members' statements, which contain important information relating to members' accounts and current services that members may not otherwise receive.

▲ WHAT IF YOU DO NOT WISH TO PROVIDE US WITH INFORMATION?

In order to provide products and services to you we require information about you. If you do not provide us with all of the information we require, we may be unable to accept your application for membership or provide products and services to you. If you do not provide us with your Tax File Number there may also be taxation implications for you.

▲ YOUR RIGHTS TO ACCESS INFORMATION

Under the Privacy Act you have the right to request access to personal information we hold about you. Where we incur a cost in providing that information we may pass that cost on to you. If the information is incorrect, you have the right to require us to amend the information.

▲ FURTHER INFORMATION

For further information about our Privacy Policy or access to your personal information, please send a written request addressed to:

The Privacy Officer
Australian Defence Credit Union
PO Box H151
Australia Square NSW 1215

Website and Online Banking

www.adcu.com.au

All Enquires & 24 Hour Phone Banking

1300 13 23 28

1300 13 (ADCU)

Email

service@adcu.com.au

Australia Wide Branch Network.



The information contained in this guide is correct as at 1 March 2010. Please ensure that you have a current edition as this information is subject to change.

Australian Defence Credit Union Limited
ABN 48 087 649 741 AFSL No. 237 988

PRIVACY POLICY

Effective 1 March 2010



▲ OUR COMMITMENT TO YOU

Australian Defence Credit Union appreciates the trust members have placed in us and we will continue to honour that trust by protecting members' privacy.

In handling your personal information, Australian Defence Credit Union is committed to complying with the Privacy Act 1988, the National Privacy Principles and the Mutual Banking Code of Practice.

▲ HOW WE COLLECT AND USE INFORMATION ABOUT YOU

We collect personal information to enable us to:

- provide you with membership benefits or information about those benefits and our financial services and products
- provide you with our financial services and products
- provide you with information about financial services and products from 3rd parties with whom we have arrangements
- conduct market or customer satisfaction research
- comply with legislative and regulatory requirements

When you apply for a loan, we also collect information about you, in the form of a credit report from Veda Advantage, a credit reporting agency, to assess your capacity to repay. However, we can only do this with your consent at the time.

You can obtain a copy of your own credit report from Veda Advantage at any time:

- by post – Veda Advantage PO Box 964 North Sydney 2059
- by internet – www.mycreditfile.com.au

To find out about fees or payment options for this service, visit the website or phone Veda Advantage on 1300 762 207.

The law also requires us to collect and hold personal information about you for these purposes:

- as a member of the Credit Union for our register of members
- when you open an account with us to verify your identity and address as required by the Anti-Money Laundering and Counter-Terrorism Financing Act
- when we give you a loan – for our assessment of your capacity to pay or, if you are giving us a guarantee, for that purpose

▲ PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS

In providing our financial services and products to you, it may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information to the extent necessary and to the extent required by law. The types of organisations that we can disclose your personal information to are:

- when applying for a loan:
 - credit reporting agencies and other financial institutions that have previously lent you money – but only with your consent at the time
 - persons you name as referees, or your employer, in loan applications
 - your solicitors or conveyancing agents

- property valuers and insurers for property loans
- lenders mortgage insurers
- mortgage documentation service
- companies involved in providing securitised mortgages, such as the trustee or manager of the securitisation program
- your guarantor
- when enforcing a loan:
 - debt collection agencies
 - solicitors
 - process servers
 - courts of law with jurisdiction over the enforcement of debts and securities
- Credit Union Services Corporation Australia Ltd. (our national credit union body)
- when you make a complaint to us about our services or products – our external dispute resolution centre
- when we engage contractors for statement printing and mail out, card and cheque production, market research or direct marketing – these contractors are all subject to confidentiality agreements with us and cannot use your personal information except for our purposes
- when we have an arrangement with a 3rd party product supplier – those 3rd parties may provide information to you about their services and products
- a credit reporting agency to allow it to create or maintain a credit information file containing information about dishonoured cheques – cheques drawn by you for \$100 or more which have been dishonoured more than once