

Privacy Disclosure Statement and Privacy Act Authorisation

NOVA Mutual Limited (NOVA) ACN 087 650 440 have a strategic alliance with Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879. We act as an agent of Bendigo Bank and Bendigo Bank is the credit provider in relation to the credit products obtained through us. We therefore share all personal information we collect in relation to credit products, and applications for credit products, with Bendigo Bank. The information that follows describes how we and Bendigo Bank collect, use and disclose personal information, and all references in it to 'we', 'us' and 'our' are references to both us and Bendigo Bank unless otherwise stated.

1. Collection of your personal information and credit-related personal information

We collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example, contacting your employer to confirm your employment and income details). We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, credit reporting bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities or other third parties on whose behalf we provide products and services, where its confidentiality will be maintained at all times.

Other agents of Bendigo Bank using the Alliance Bank® registered trademark could potentially access your personal information and credit-related personal information by reason of their access to Bendigo Bank's online systems. However, they are bound by contractual obligations to Bendigo Bank that prohibit them from accessing such information.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact NOVA on 02 49261428

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers or former credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, 'credit reporting body' means each of the following organisations (whether acting individually or together):

Equifax Pty Ltd
PO Box 964
NORTH SYDNEY NSW 2059
Public Enquiries: 1300 762 207
Website: mycreditfile.com.au

Dun & Bradstreet Australia
PO Box 7405
St. Kilda Road
MELBOURNE VIC 3004
Public Enquiries: 1300 734 806
Website: checkyourcredit.com.au

We give credit information to a credit reporting body. Credit information is defined in the Privacy Act and includes, to the extent applicable in any particular circumstances:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;

- our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The credit reporting body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The credit reporting body has a policy for managing your credit information that you may access by contacting them. In some cases a credit reporting body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a credit reporting body to do this contact the credit reporting body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a credit reporting body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Provide personal information to CUSCAL Ltd (CUSCAL)

We may disclose your personal information to CUSCAL so that CUSCAL can provide electronic payment services to us. Without your personal information, CUSCAL may not be able to provide the services to us.

Generally CUSCAL will collect and use your personal information for the following purposes:

- complying with legislative and regulatory requirements such as anti-money laundering laws;
- performing administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing, and staff training;
- managing their rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research; and
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of their respective products and service.

Subject to what is permitted by law, the types of third parties that CUSCAL may disclose your personal information to include:

- their agents, contractors and external advisers whom they engage from time to time to carry out, or advise on, their functions and activities;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other organisations with whom they have alliances or arrangements (including rewards programs) for the purpose of promoting their respective products and services (and any agents used by them and their business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with a facility they provide;
- debt collecting agencies;
- other financial institutions;
- external payment systems operators; and
- their insurers or prospective insurers and their underwriters;

In some cases, they may need to transfer your personal information outside Australia. Countries where their suppliers might hold personal information overseas currently include the United States of America, England and Italy.

If at any time you wish to know what personal information CUSCAL holds about you, you may request your details by writing to the Privacy Officer, Cuscal Limited at GPO Box 4720 Sydney NSW 2001

9. Providing your personal information and credit-related information to a mortgage Insurer

In this privacy disclosure statement, 'insurer' means each of the following organisations (whether acting individually or together):

QBE Lenders Mortgage Insurance Limited (ABN 70 000 511 071)
82 Pitt Street
SYDNEY NSW 2000
Phone: 1300 367 764
Contact: Privacy Officer
Email: compliance.manager@qbe.com
Website: qbelmi.com

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)
Level 26, 101 Miller Street
NORTH SYDNEY NSW 2060
Phone: 1300 655 422
Website: www.genworth.com

We may disclose your personal information and credit-related personal information when we apply to the insurer for lenders mortgage insurance (LMI). By you signing this application, you agree that the insurer can do the following: Where permitted by the Privacy Act 1988, the insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection or overdue payments information.

The insurer collects your information for purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the insurer to undertake its business. If you do not provide any of the information requested of you then the insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The insurer may also use your information to verify your details provided by us, administer or vary LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the insurer to us in respect of your credit with us or as may be permitted under the Privacy Act 1988.

The insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purpose of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies; data consultants and IT contractors); its agents, contactors, and external advisors; your referees, including your employer; your legal and financial advisors; broker or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and /or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1988 the insurer may disclose your information to organisations located overseas (including the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under foreign law. In those instances the insurer is not responsible for that disclosure. The insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness (for example if you have defaulted on your loan). Some of the information may adversely affect your ability to obtain credit from other credit providers.

The insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the insurer's Privacy Policy apply to the collection, use and disclosure of that information.

The insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, but it is not always practicable to find out where your information may be assessed or held as electronic or networked storage can be accessed from various countries via an internet connection.

Each insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the insurer will deal with a complaint.

Each policy is available on the insurer's website or by contacting them.

10. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policies and Credit Reporting Policies. Our Privacy Policies contain information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policies are available on our websites- novaalliancebank.com.au and bendigobank.com.au or by telephoning 02 49261428.

Bendigo Bank's Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Bendigo Bank's Credit Reporting Policy is available on its website bendigobank.com.au or by telephoning 1300 652 220.