

privacy notification

for banking customers

Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- how you can access your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy
- whether we disclose your information overseas and if so, where
- how you can contact us.

Collection & use of your information

We collect and use your information to:

- provide you with customer benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from third parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other customers acquire from us.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act.

How we collect your information

We will collect information about you and your financial position from you directly.

How you can access your information

You can request access to your information at any time.

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- our auditors.

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at summerland.com.au. The Policy contains information about:

- how you can access your information
- how you can seek correction of your information
- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information.

Disclosure to overseas recipients

We currently disclose limited information to overseas recipients in Great Britain for the Verified by Visa product. Otherwise we do not disclose any other information to overseas recipients.

How to contact us

You can contact us:

- in person at one of our branches
- by calling us on 1300 728 728
- by email at privacy@summerland.com.au
- by writing to:

Privacy Officer
Summerland Bank
PO Box 657
Lismore NSW 2480

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