

PRIVACY CONSENT

By signing this application form, you consent as follows. In this section 'we/us' means Citigroup Pty Limited and Bank of Queensland Limited and each of our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application.

Purposes for which we collect, use and disclose your personal information

- 1) We collect, use and disclose your personal information for a number of purposes in connection with your facility which may include:
 - to assess this application and future applications and to administer your credit facilities, to process transactions and to provide related services;
 - to conduct reviews of your facility;
 - to comply with applicable laws both in Australia and overseas including
 - a) the National Consumer Credit Protection Act;
 - b) the Anti-Money Laundering and Counter-Terrorism Financing Act; and
 - c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests); and
 - researching and developing our products and services and maintaining and developing our systems and infrastructure (including undertaking testing); and
 - to identify products and services which may be of interest and to offer those products and services to you.

If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or administer the products or provide the services that you are seeking.

- 2) We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, in order to assist us to process your application or to assist us to locate or communicate with you.
- 3) Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.
- 4) Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

Disclosures of your personal information

- 5) We may disclose to, and obtain from various organisations, personal information about you (as well as otherwise permitted by the Privacy Act). Such organisations include:
 - our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors and collection agents;
 - reward providers including Airline partners and their service providers;
 - other credit providers;
 - any signatory or guarantor to the facility for which you are applying;
 - any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
 - regulatory and tax authorities in Australia and overseas
 - credit reporting bodies (see 'Exchange of information with credit reporting bodies' below);
 - any insurer relating to your facility;
 - organisations wishing to acquire an interest in any part of our business; and
 - as further set out in Citigroup's Privacy Policy and Credit Reporting Policy.

Disclosures to overseas recipients

- 6) Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, Philippines, Malaysia, Hong Kong and Singapore. By consenting to us disclosing your personal information to overseas recipients, you agree that Australian Privacy Principle 8.1 shall not apply to the disclosure, meaning that we will not be obliged under the Privacy Act to ensure that an overseas recipient does not breach the Australian Privacy Principles and we will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application you consent to such overseas disclosures.

Exchange of information with credit reporting bodies and other information services

- 7) If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from credit reporting bodies (CRB) for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that Citigroup can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.
- 8) Citigroup may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from CRBs. Citigroup's Credit Reporting Policy contains information about credit reporting, including the CRBs with which it may share your personal information, their contact details, the type of credit reporting information it shares, and your rights in relation to them.

Our Policies (including how to access and correct information and make a complaint)

- 9) You can view Citigroup's Privacy Policy or Credit Reporting Policy at www.citibank.com.au/privacy or obtain copies by calling us on 1300 55 72 72 or access BOQ's Privacy Policy, from 12 March 2014, at www.boq.com.au or obtain a copy by calling 1300 55 72 72. These policies include information as to how you can access and/or seek correction of the personal information we hold about you, how you can complain if we breach the Privacy Act (including in respect of Citigroup, the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how your complaint will be dealt with.

Your Marketing Communications Preferences

- 10) By completing this application you agree that BOQ, Citigroup, their affiliate companies and their partners and agents may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages. These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by phone on 1300 55 72 72. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Call recording

- 11) Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

Contacting us

- 12) If you wish to find out more information, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows: Citibank Privacy Officer PO Box 204 Sydney NSW 2001 Telephone: 1300 52 72 72 Gold and Platinum Cardholders should call: 1300 72 31 34 Email: privacy.officer@citi.com.au

Bank of Queensland Privacy Officer GPO Box 898 Brisbane QLD 4001 Telephone: 1300 55 72 72
Email Address: privacy@boq.com.au