

Privacy Notice and Consent

January 2024



Introduction

Bank of Queensland Limited (“we”, “our” or “us”) collects, uses and discloses your personal information to consider and assess this application and for other related purposes.

Our Privacy Policy, found at www.boq.com.au or obtain a copy by calling 1300 55 72 72, sets out how we collect and use your information, how you can access and correct information we hold about you (including credit reports and other credit information), how you can lodge a complaint and how your complaint will be handled.

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:

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

Why we collect your information

We collect your information to:

- Consider any application you make to us now and in the future
- Confirm your identity and manage our relationship with you
- Provide, manage and improve our products and services
- Conduct reviews of your facility
- Tell you about other products and services you might be interested in
- Comply with relevant laws both in Australia and overseas, for example the Anti-Money Laundering and Counter-Terrorism Financing Act, State/territory property laws and the responsible lending provisions of the National Consumer Credit Protection Act
- Carry out eligibility, device risk profiling and other checks for onboarding.

We may collect your Tax File Number (TFN) in order to calculate our tax withholding obligations. You are not required to provide your TFN, but if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We may also require sensitive information about your health if you apply for assistance due to financial hardship caused by illness or injury. We will not collect sensitive information about you without asking for your permission.

If you choose not to provide us or any of our third parties with all the information we request, or the information provided is incorrect or incomplete, we may not be able to provide you with the requested products and services.

How we collect and share your information

Your information is collected directly from you wherever possible, encompassing personal and financial details, installed application information, biometric information like a selfie photo of you, or how you use and interact with our app (such as how you type, click, scroll and swipe). We may collect this information to generate a ‘behavioural profile’ that relates specifically to you, which we can use to identify unusual behaviour. We may also need to collect information from and share information with other entities including credit providers, employers, financial advisers, your insurers, mortgage insurers, brokers, government agencies (e.g. Centrelink), guarantors, our corporate partners, service providers administering online verification of your identity, to identify illegal activities and fraud prevention, and credit reporting bodies (CRBs). We may also share your information with any other person named as an applicant such as a co-borrower, business owner or director in this application.

Sometimes we may need to check your information with our various databases and external service providers and other third parties who may be located outside Australia in countries including New Zealand, Philippines, India, Singapore, The United States of America, United Kingdom, Spain, Israel, Finland, Canada, Mongolia, Costa Rica, Bulgaria, and The Netherlands.

How we collect and share your information (continued)

We may also use the information collected to verify your identity electronically using government sources and/or credit reporting agencies in line with our Electronic ID Verification Procedures. Note that if you do not wish to be identified electronically you can call us on 13 72 72 to discuss alternate options for identification. This may include situations where you do not wish that we use your credit information file for the purpose of verifying your identity.¹

You acknowledge that:

- You agree to the collection, use and sharing of your information as outlined above and in the Privacy Policy.
- All the information you have provided to us is complete and correct.
- Where there are changes to your personal details, you agree to notify us as soon as possible.