

# Privacy Consent

Bank of Queensland Credit Cards ("Credit Cards") are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Bank of Queensland Limited ABN 32 009 656 740 ("BOQ"). NAB has acquired the business relating to the Credit Cards from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.

By signing the application form, you consent as follows.

In this section "we/us/our" means:

- National Australia Bank Ltd ("NAB") and its related companies that assist it to provide its services;
- Citigroup Pty Limited ("Citi") and its related companies that assist it to provide its services; and
- Bank of Queensland Limited ("BOQ") and its related companies that assist it to provide its services.

Unless otherwise stated, "we/us/our" is used collectively (or singularly/separately where the context requires) and "you/your" means all borrowers and other individuals named in the application.

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

We may collect, use and disclose your personal information (which may include your credit information) for a number of purposes in connection with your facility which may include:

- to assess the 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 (AML Act); and
  - c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests).
- 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, and
- for other purposes as listed in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

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.

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.

Where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice.

We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.

Your telephone calls and conversations with a customer service representative may be recorded and monitored for quality, training and verification purposes.

## Disclosures of your personal information

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, printers, data processors researchers, administration or business management services, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- between us (being NAB, Citi and BOQ);
- 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 and other information providers. We may disclose your sensitive information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see "Exchange of information with credit reporting bodies" below);
- any external dispute resolution body;
- any insurer relating to your facility;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business; and
- as further set out in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

## Identifying you for the purposes of the AML Act

We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information held matches (in whole or part) personal information held by the credit reporting body.

The credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you have agreed to us making this request and disclosure of your personal information for this purpose, if you don't wish for us to use this method to verify your identity, you may go to your local branch with appropriate forms of identification in order for your identity to be verified in person.

## Disclosures to overseas recipients

Some of the recipients to whom we disclose your personal information may be based overseas. For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at [nab.com.au/common/privacy-policy](http://nab.com.au/common/privacy-policy);
- Citi's Privacy Policy at [citibank.com.au/privacy](http://citibank.com.au/privacy); and
- BOQ's Privacy Policy at [boq.com.au/important-information#privacypolicy](http://boq.com.au/important-information#privacypolicy).

## Exchange of information with credit reporting bodies and other information services

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 we 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.

We 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. You can review the relevant policies at the following links: [nab.com.au/common/privacy-policy](http://nab.com.au/common/privacy-policy) or [citibank.com.au/privacy](http://citibank.com.au/privacy). These policies contain 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.

## Sharing and handling your personal information (credit checks and your credit score)

If you go ahead with a consumer credit application, we may exchange your personal information with credit reporting bodies and others and get information about you from them to help assess your credit worthiness. Your consent is not required for us to disclose your information to the credit reporting bodies we deal with or for us to request consumer credit information about you from those organisations. Credit reporting bodies make a record of credit information requests and this data may be used and disclosed for the purpose of assessing credit worthiness, including in relation to calculating credit scores and credit ratings. For example, making multiple credit applications over a short period of time could have a negative effect on your credit score.

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

You can view the relevant NAB and Citi policies at the following links:

- [nab.com.au/common/privacy-policy](http://nab.com.au/common/privacy-policy)
- [www.citibank.com.au/privacy](http://www.citibank.com.au/privacy).

You can view BOQ's Privacy Policy at [boq.com.au/important-information#privacypolicy](http://boq.com.au/important-information#privacypolicy).

These policies include information as to how you can access and/or seek correction of the personal information we (meaning NAB, Citi, or BOQ) hold about you, and how you can complain if we breach the Privacy Act (including where relevant, the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how your complaint will be dealt with.

There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.

## Your Marketing Communications Preferences

By completing the application you agree that we, our their affiliate companies, our 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 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 utilise the unsubscribe facility in the communication received or otherwise 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

Your telephone calls and conversations with a customer service representative may be recorded and monitored for quality, training and verification purposes.

## Contacting us

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:

### NAB and Citi

Privacy Officer  
PO Box 204 Sydney NSW 2001  
Telephone: **1300 72 31 34**  
Email: [privacy.officer@citi.com.au](mailto:privacy.officer@citi.com.au)

### Bank of Queensland

Privacy Officer  
GPO Box 898 Brisbane QLD 4001  
Telephone: **1300 55 72 72**  
Email: [privacy@boq.com.au](mailto:privacy@boq.com.au)