

# Personal loan enquiry

This is not an offer document in terms of the National Credit Code

Staff use only Product

New Loan Amount

Existing RACQ Bank Loan (for increases only)

Total Loan Amount

Loan Purpose (Specify what the loan funds will be used for)

**FOR CAR LOAN**

Purchase Price

Less deposit (by cash/trade-in)

The predominant purpose of the loan is for the following:

Personal, domestic or household (50% or more)

Investment or business (more than 50%)

Parties to benefit from the loan

If a Car Loan, who is the proposed registered owner/s?

Preferred Payment \$  per fortnight/month (delete which is not applicable) over  years

## Personal details

### Applicant 1

Bank ID

Title  Surname

Given Names

Date of Birth

Marital Status  Married  Defacto  Divorced  
 Single  Widowed

Gender  Male  Female

Driver's Licence No  Expiry Date

No. of Dependent Children  Ages

Residential Address

Postcode

Current Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Current Address  Years  Months

Previous Address

Postcode

Previous Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Previous Address  Years  Months

Indicate preferred contact number by ticking box

Home

Work

Mobile

Email

### Applicant 2

Bank ID

Title  Surname

Given Names

Date of Birth

Marital Status  Married  Defacto  Divorced  
 Single  Widowed

Gender  Male  Female

Driver's Licence No  Expiry Date

No. of Dependent Children  Ages

Residential Address

Postcode

Current Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Current Address  Years  Months

Previous Address

Postcode

Previous Residential Status  Own Home  Rent/Board

Home has mortgage  Live with parents/relatives

Period at Previous Address  Years  Months

Indicate preferred contact number by ticking box

Home

Work

Mobile

Email

## Employment Details

### Applicant 1

Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  
 Retired  Home Duties  Self-employed  Student  
 Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

Postcode

Employer's Contact No

**If you have been with this employer for LESS THAN 2 YEARS, please provide previous employment details below.**

Previous Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  
 Retired  Home Duties  Self-employed  Student  
 Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

Postcode

Employer's Contact No

**Only complete this section if you have a second job**

Employer's Name

Second Job Occupation

Second Job Employment Type  Part Time  Casual/Temp

Duration  Years  Months

Employer's Contact No

**If self-employed**

Duration  Years  Months

ABN

Business Name

Accountant's Name

Please advise your accountant that we will contact them for confirmation of your income

Accountant's Contact No

### Applicant 2

Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  
 Retired  Home Duties  Self-employed  Student  
 Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

Postcode

Employer's Contact No

**If you have been with this employer for LESS THAN 2 YEARS, please provide previous employment details below.**

Previous Occupation

Employment Status (Please tick one only)

Full Time  Part Time  Contract  Casual  
 Retired  Home Duties  Self-employed  Student  
 Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Address

Postcode

Employer's Contact No

**Only complete this section if you have a second job**

Employer's Name

Second Job Occupation

Second Job Employment Type  Part Time  Casual/Temp

Duration  Years  Months

Employer's Contact No

**If self-employed**

Duration  Years  Months

ABN

Business Name

Accountant's Name

Please advise your accountant that we will contact them for confirmation of your income

Accountant's Contact No

## Income details

Supply supporting evidence eg. pay slips or if self-employed 2 years tax returns.

### Applicant 1

Gross Income (Please tick one only)

Weekly  Fortnightly  Monthly \$

Less Tax/Super and Other Deductions \$

Sub Total \$

Other Net Income  \$

Total Net Income \$

Are you an Australian citizen/permanent resident?  Yes  No

Have you ever been bankrupt, had any credit defaults, or had a judgement credit?  Yes  No

Are you receiving unemployment benefits or workers' compensation?  Yes  No

### Applicant 2

Gross Income (Please tick one only)

Weekly  Fortnightly  Monthly \$

Less Tax/Super and Other Deductions \$

Sub Total \$

Other Net Income  \$

Total Net Income \$

Are you an Australian citizen/permanent resident?  Yes  No

Have you ever been bankrupt, had any credit defaults, or had a judgement credit?  Yes  No

Are you receiving unemployment benefits or workers' compensation?  Yes  No

## Financial position

If this loan application is approved please indicate which liability(ies) will cease (be paid out).

### Real Estate

### Existing Mortgages

App 1  App 2  Joint Address

Value \$  Lender's Name  Amount Owing \$

Repayment \$  w/f/m Rental Income (if applicable) \$  w/f/m  To Cease

App 1  App 2  Joint Address

Value \$  Lender's Name  Amount Owing \$

Repayment \$  w/f/m Rental Income (if applicable) \$  w/f/m  To Cease

App 1  App 2  Joint Address

Value \$  Lender's Name  Amount Owing \$

Repayment \$  w/f/m Rental Income (if applicable) \$  w/f/m  To Cease

App 1  App 2  Joint Address

Value \$  Lender's Name  Amount Owing \$

Repayment \$  w/f/m Rental Income (if applicable) \$  w/f/m  To Cease

### Motor Vehicles/Boats

Description (make, model, year) Value Lender's Name Amount Owing Payment

App 1  App 2  Joint  \$   \$  \$  w/f/m  To Cease

App 1  App 2  Joint  \$   \$  \$  w/f/m  To Cease

App 1  App 2  Joint  \$   \$  \$  w/f/m  To Cease

App 1  App 2  Joint  \$   \$  \$  w/f/m  To Cease

Furniture and Household Effects Insurer  Value \$

### Savings or Deposit Accounts

App 1  App 2  Joint Name of Institution  Balance \$

App 1  App 2  Joint Name of Institution  Balance \$

App 1  App 2  Joint Name of Institution  Balance \$

App 1  App 2  Joint Name of Institution  Balance \$

App 1  App 2  Joint Name of Institution  Balance \$

App 1  App 2  Joint Name of Institution  Balance \$

**Other Assets (eg. Shares and Collectables)**

<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Balance	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Balance	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Balance	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Balance	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Balance	\$	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint	Description		Balance	\$	

**Fixed expenses**

		Actual expense	Monthly expense		
Rent/board	Paid to: <input type="text"/>	Phone: <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Childcare costs	Paid to: <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Private school fees	Paid to: <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Child support/maintenance	Paid to: <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Other contracted expenses	Paid to: <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Rates (including body corporate)			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Insurance (including home, contents, car, life, health, boat, pet)			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Vehicle registration			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Phone/internet (including home, mobile, internet)			\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease

**Variable expenses**

	Actual expense	Monthly expense	
Utilities (including electricity, gas, water and other utility expenses)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Food and groceries (including supermarket, butcher, bakery, fruit & vegetable markets)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Motor vehicle and transport (including fuel, public transport, parking, toll roads, tyres, maintenance)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Medical (including medicines, doctor, vet)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Other variable expenses	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease

**Discretionary expenses**

	Actual expense	Monthly expense	
Entertainment (including pay tv, spotify, netflix, movie tickets, magazine subscriptions)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Dining out (including take away, coffee, restaurants, eating out, bars, clubs)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Alcohol and tobacco (including tobacco, bottleshops)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Schooling (including books, uniforms, incidentals, not including private school fees)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Clothing and footwear (including footwear, jewellery, hand bags)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Personal (including grooming, personal care, toiletries, cosmetics, haircuts)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Sports and recreation (including hobbies, kid's sport, gym membership, personal training, yoga)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
Other discretionary expenses (including holidays, celebrations, charity donations, lottery tickets)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
<b>Total per month</b>		\$ <input type="text"/>	

**Overdraft/Credit/Store Cards (Business and Personal)**

	Credit Provider	Limit	Balance Owing	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> To Cease

**Other Loans (Business and Personal) including margin loans, guarantees, leases etc.**

			Credit Provider	Purpose	Amount Owing	Payment	
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint			\$	w/f/m	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint			\$	w/f/m	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint			\$	w/f/m	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint			\$	w/f/m	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint			\$	w/f/m	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1	<input type="checkbox"/> App 2	<input type="checkbox"/> Joint			\$	w/f/m	<input type="checkbox"/> To Cease

**Declaration by applicants**

1. The Account holder/s (You) declare that the information given above is true, correct and complete and that you have never committed any act of Bankruptcy or had any judgements or legal proceedings against you.
2. You acknowledge and represent that you have received and read, and that you understand the Privacy Notice. You consent to the collection, use and disclosure of your personal information, including sensitive information (such as membership of a trade or professional association, health information and criminal record) in the manner contemplated in the Privacy Notice. You also consent to RACQ Bank (and its related entities) using your email address and telephone number to communicate with you for any of the purposes disclosed in the Privacy Notice.
3. You acknowledge RACQ Bank has a Privacy and Credit Reporting Policy that describes how RACQ Bank deals with your personal and credit reporting information. RACQ Bank also deals with your information in accordance with the RACQ Group Privacy Policy. You can access these policies at [racq.com/privacy](http://racq.com/privacy).
4. Any person providing personal information to us in connection with this application, but who does not sign this form, must read the Privacy Notice and sign a separate Permission to obtain and disclose credit and personal information.

**WARNING:** Under the National Credit Code you may be liable to a criminal penalty if you make any false or misleading representation that is material to the Financial Institution's decision to approve this application.

# Permission to obtain and disclose credit and personal information

## What information can be disclosed?

The Privacy Act allows Members Banking Group Limited ABN 83 087 651 054 trading as RACQ Bank ('RACQ Bank', 'we', 'us', 'our') and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue (from 12 March 2014) information about your current or terminated consumer credit accounts and your repayment history
- payments of at least \$150 overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged
- the fact that an information request has been made in relation to you by RACQ Bank
- if RACQ Bank provides credit to you, the type of credit provided, the maximum amount of credit, the date the credit contract was entered into and the date the credit was terminated or otherwise ceases to be in force
- agreed terms and conditions for repayment of credit
- any new arrangement RACQ Bank may enter into with you subsequent to a default listing
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (e.g., health information, membership of a professional or trade association or criminal record) may also be disclosed where relevant to this application.

## Use of personal information

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. Some specific examples of how we may use your information include:

- verifying your identity and creditworthiness
- assessing and actioning applications, for example to open accounts or for obtaining commercial or consumer credit
- considering any other application you may make to us
- establishing, providing and administering facilities and provision of products and services by RACQ Bank and its related companies
- insurance provided in connection with our products and services
- enhancing and developing our relationship with you
- complying with RACQ Bank's legal and regulatory obligations
- managing defaults and debt collection purposes
- managing our rights and obligations in relation to external payment systems
- administrative, accounting, audit, management, training, planning, record keeping, archiving, staff training and other business purposes of RACQ Bank
- obtaining and maintaining a credit rating
- conducting marketing or customer satisfaction research, and
- sending you information in relation to RACQ Bank's and our related companies' products or services, or third party products and services, that may be of interest to you.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

## Who can give or obtain information?

For the purpose of providing products and services to you, managing our business, and the purposes outlined above, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers, auditors and credit rating agencies
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- referees provided by you, including your employer
- your authorised advisers and agents (including your finance or mortgage broker, lawyer, financial adviser, builder and settlement agent), attorney, executors, administrators, trustees, guardians and personal legal representatives
- individuals who are nominated to guarantee, or who do guarantee, repayment of any credit provided to you
- loan introducers or dealers
- Cuscal Limited ABN 95 087 822 455,
- our business associates with whom we have alliances or arrangements from time to time, for the purpose of promoting their products and services (and to any mailing houses and agents used by us in administering direct marketing arrangements)
- any person to the extent necessary, in our view, to carry out any instruction you give to us
- government and regulatory authorities, if required or authorised law
- our related companies, or third parties that we consider may be of interest to you for marketing of their products or services (unless you opt-out)
- an organisation proposing to fund the acquisition of, or acquire, any interest in any obligation you may owe to RACQ Bank (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding the acquisition, and after acquisition, the purchaser and any manager
- the Australian Taxation Office, Australian Transactions Reports and Analysis Centre (AUSTRAC), and other regulatory bodies, government agencies, law enforcement bodies and courts
- other credit providers and their professional advisors

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

RACQ Bank is a wholly owned subsidiary of Club Finance Holdings Limited, an entity ultimately owned by the Royal Automobile Club of Queensland Limited (RACQ). RACQ also owns a number of other companies including RACQ Financial Planning Pty Ltd. As RACQ Bank is part of the RACQ group of companies, we may share information with our related entities, for the purposes set out above.

Credit Providers can mean:

- us,
- our related companies,
- any introducer, dealer or broker referred to in a loan application,
- any agent or contractor of ours assisting in processing a loan application,
- Citigroup Pty Limited ABN 88 004 325 080,
- Westlawn Finance ABN 19 096 725 218, and
- other entities that may be involved in a securitisation arrangement and any loan originator.



## Overseas disclosures

We may disclose your personal information overseas, including your credit information. The countries where we are likely to disclose your personal information, including credit information, include India, Singapore, The Netherlands, the Philippines and the United States of America. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

## Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy and contact details are at [www.veda.com.au](http://www.veda.com.au), Dun & Bradstreet, whose privacy policy and contact details are at [www.dnb.com.au](http://www.dnb.com.au), and Experian, whose privacy policy and contact details are at [www.experian.com.au](http://www.experian.com.au).)

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

## Disclosure to insurers and guarantors

### Lenders' mortgage insurers

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer or commercial credit.

### Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

## Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

## Electronic verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 13 1905 for further information.

## Security, privacy policy, and marketing preferences

### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

### Privacy Policy

The RACQ Group Privacy Policy and the RACQ Bank Privacy and Credit Reporting Policy found on our website at [racq.com/privacy](http://racq.com/privacy) provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

### Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register. We may also provide personal information (but not credit-related information) to our (but not credit-related information) to our related companies within the RACQ Group, Cuscal Limited ABN 95 087 822 455 and to our business associates with whom we have alliances or arrangements from time to time, for the purpose of promoting their products and services.

## Acknowledgement

By signing this application, you acknowledge having read and understood:

- the terms of the application form
- this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Name

Signature  Date  /  /

Applicant / Guarantor / Account Signatory / Authorised Representative of Corporate Applicant / Corporate Guarantor

Name

Signature  Date  /  /

Applicant / Guarantor / Account Signatory / Authorised Representative of Corporate Applicant / Corporate Guarantor

# Privacy notice

## What information can be disclosed?

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- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- (from 12 March 2014) information about your current or terminated consumer credit accounts and your repayment history including:
  - whether or not you have made a payment on time, or missed a payment obligation
  - the day on which the payment in question was due and payable
  - if you make payment after the day on which it was due and payable, the day on which you make the payment
- payments of at least \$150 overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged
- the fact that an information request has been made in relation to you by RACQ Bank
- if RACQ Bank is a current credit provider to you, the type of credit provided, the maximum amount of credit available, the date the relevant credit contract was entered into and the date the credit was terminated or otherwise ceases to be in force
- agreed terms and conditions for the repayment of an amount of credit
- any new arrangement RACQ Bank may enter into with you subsequent to a default listing, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (eg, health information, membership of a professional or trade association or criminal record) may also be disclosed where relevant to the purposes for collecting it.

## Collection of personal information

RACQ Bank may collect personal information in the following ways:

- directly from you using for example application forms, face to face interactions and telephone communications
- from any referees that you may provide to us in support of an application
- credit reporting information may be obtained from Equifax, Dun & Bradstreet or Experian, however we will obtain your consent prior to seeking such information
- from publicly accessible databases such as the National Personal Insolvency Index and the company registration details maintained by the Australian Securities and Investments Commission
- from the Australian Prudential Regulation Authority, and
- through our website

If you visit the RACQ Bank website, our internet service provider can record certain information about your visit as set out in our Website Privacy Statement at [racq.com/privacy](http://racq.com/privacy).

## Use of personal information

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. Some specific examples of how we may use your information include:

- verifying your identity and creditworthiness
- assessing and actioning applications, for example to open accounts or for obtaining commercial or consumer credit
- considering any other application you may make to us

- establishing, providing and administering facilities and provision of products and services by RACQ Bank and its related companies
- insurance provided in connection with our products and services
- enhancing and developing our relationship with you
- complying with RACQ Bank's legal and regulatory obligations
- managing defaults and debt collection purposes
- managing our rights and obligations in relation to external payment systems
- administrative, accounting, audit, management, training, planning, record keeping, archiving, staff training and other business purposes of RACQ Bank
- obtaining and maintaining a credit rating
- conducting marketing or customer satisfaction research, and
- sending you information in relation to RACQ Bank's and our related companies' products or services, or third party products and services, that may be of interest to you.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

## Who can give or obtain information?

For the purpose of providing products and services to you, managing our business, and the purposes outlined above, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers, auditors and credit rating agencies
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- referees provided by you, including your employer
- your authorised advisers and agents (including your finance or mortgage broker, lawyer, financial adviser, builder and settlement agent), attorney, executors, administrators, trustees, guardians and personal legal representatives
- individuals who are nominated to guarantee, or who do guarantee, repayment of any credit provided to you
- loan introducers or dealers
- Cuscal Limited ABN 95 087 822 455
- our business associates with whom we have alliances or arrangements from time to time, for the purpose of promoting their products and services (and to any mailing houses and agents used by us in administering direct marketing arrangements)
- any person to the extent necessary, in our view, to carry out any instruction you give to us
- our related companies, or third parties that we consider may be of interest to you for marketing of their products or services (unless you opt-out)
- an organisation proposing to fund the acquisition of, or acquire, any interest in any obligation you may owe to RACQ Bank (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding the acquisition, and after acquisition, the purchaser and any manager
- the Australian Taxation Office, Australian Transactions Reports and Analysis Centre (AUSTRAC), and other regulatory bodies, government agencies, law enforcement bodies and courts
- other credit providers and their professional advisors

RACQ Bank is a wholly owned subsidiary of Club Finance Holdings Limited, an entity ultimately owned by the Royal Automobile Club of Queensland Limited (RACQ). RACQ also owns a number of other companies including RACQ Financial Planning Pty Ltd. As RACQ Bank is part of the RACQ group of companies, we may share information with our related entities, for the purposes set out above.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

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#### Credit Providers can mean:

- us,
- our related companies,
- any introducer, dealer or broker referred to in a loan application,
- any agent or contractor of ours assisting in processing a loan application,
- Citigroup Pty Limited ABN 88 004 325 080, and
- other entities that may be involved in a securitisation arrangement and any loan originator.

#### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from, Equifax, whose privacy policy and contact details are at [www.equifax.com.au](http://www.equifax.com.au), Dun & Bradstreet, whose privacy policy and contact details are at [www.dnb.com.au](http://www.dnb.com.au), and Experian, whose privacy policy and contact details are at [www.experian.com.au](http://www.experian.com.au)).

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. From 12 March 2014, to opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

#### When can information be obtained, used or disclosed?

Before, during or after the provision of our products and services to you, this information can be obtained, used or disclosed by the Credit Providers for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments
- allowing a credit reporting body to create or maintain a credit information file about you, and
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

#### Overseas disclosures

We may disclose your personal information, including your credit information overseas. The countries where we are likely to disclose your personal information, including your credit information, include India, Singapore, The Netherlands, the Philippines, the United States of America, China and Thailand. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

#### Disclosure to insurers and guarantors

##### Lenders' mortgage insurers

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit or commercial credit.

#### Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

#### Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information by contacting us.

#### Security, privacy policy and marketing preferences

##### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

##### Privacy Policy

The RACQ Group Privacy Policy and the RACQ Bank Privacy and Credit Reporting Policy found on our website at [racq.com/privacy](http://racq.com/privacy) provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

##### Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

##### Legal requirements

We are required or authorised to collect and disclose personal information under the following laws:

- Income Tax Assessment Act 1936 (Cth);
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- Financial Transaction Reports Act 1988 (Cth).

#### Consequences of not providing personal information

We will not deal with individuals anonymously in relation to account opening, lending and other business transactions.

No one is required by law to quote their tax file number in relation to investments, although there may be financial consequences for individuals who do not in that tax may be taken out of your interest. An investor who is exempt from quoting a tax file number can claim that exemption rather than quoting.

The consequences of not providing any other personal information requested may include that we do not process your application (e.g. for an account or loan), proceed with a transaction, supply you with services at the same standard or at all, and we may not notify you about other products and services that we may offer from time to time.

#### Contact Us

##### Privacy Officer

Our Privacy Officer's contact details are:

Address: Privacy Officer  
Corporate Legal Department  
PO Box 4, Springwood, QLD 4127

Telephone: 13 1905

Email: [privacy@racq.com.au](mailto:privacy@racq.com.au)