

# Privacy Collection and Credit Reporting Notice



Defined terms	
<b>We, us, our</b>	BOQ Finance
<b>You, your</b>	Each applicant and guarantor for a loan application who is an individual.

Collection of information
<p>By submitting any application to us, you are providing your personal information (including but not limited to your full name and previous names or alias, date of birth, gender, marital status, contact details (such as phone, email, residential, mailing and prior address), information related your employment (employment status, occupation, former employers), financial information (income, assets, liabilities, living expenses, bankruptcy and insolvency declarations), government-issued identifiers (such as driver's license, passport, tax file number, Medicare number), residential status, participation in card schemes (frequent flyer program and membership number), participation in professional associations, and information used for AML/CTF identity verification (as referenced under laws requiring collection)) to us and our related companies, and (if you are required to have LMI) the Mortgage Insurer for the primary purpose of assessing your application (for example, we may use personal information to decide whether or not to provide you with credit or accept you as a guarantor), verifying your identity, (if relevant) applying for, arranging, issuing and managing LMI and, if your application is approved, establishing and administering your loan and related loan accounts.</p> <p>We may also collect personal information (including credit information, credit reporting information, credit eligibility information and regulated information (<b>credit-related personal information</b>)) about you for this primary purpose from third parties such as other credit providers or financial institutions, your representatives such as brokers, partners, dealers, introducers, financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), referrers or other intermediaries, our corporate partners or agents, government agencies (e.g. Centrelink) and credit reporting bodies. We collect personal information directly from you, and where that is not possible, from third parties listed above. This collection and credit reporting notice is given under section 21C of the <i>Privacy Act 1988</i> (Cth) (<b>Privacy Act</b>).</p> <p>Your personal information may also be used and disclosed to third party service providers for these purposes, as well as where we or our related companies need to comply with certain laws and regulations. If you do not provide the information we request, or if we cannot collect it from third parties, we may be unable to comply with our legal obligations or provide you with credit or our related services.</p>

<sup>1</sup> Products and services are provided by separate companies in the Bank of Queensland group of companies, including BOQ Finance (Aust) Limited ABN 56 065 745 735, BOQ Credit Pty Limited ABN 92 080 151 266 Australian Credit Licence no. 393331, BOQ Equipment Finance Limited ABN 78 008 492 582 and BOQF Cashflow Finance Pty Limited ABN 68 062 762 921. Bank of Queensland Limited ABN 32 009 656 740 (BOQ) does not guarantee or otherwise support the obligations or performance of any other company that is a member of the BOQ group of companies or the products or services that they offer.

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Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations including your payment obligations, information contained in a credit report about you and information about your credit worthiness that has been derived from a report about you.

In certain circumstances, the personal information that we collect may include sensitive information about your health, for example, when you make an application for assistance with financial hardship caused by illness or injury.

You must only give us personal information about any other person with their permission and only if you have told them about this privacy statement.

Some laws require or authorise our collection and disclosure of your personal information, including:

- *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth)
- *National Consumer Credit Protection Act 2009* (Cth)
- *Income Tax Assessment Act 1936* (Cth) and *Taxation Administration Act 1953* (Cth); and
- real property laws in each state if you give us a mortgage.

We also collect your personal information (including, as permitted by law, information derived from a credit report) for the purposes of:

- considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider
- customer relations including management of our relationship with you and market or customer satisfaction research and product development
- facilitating and confirming payments and transactions for your account
- our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis
- calculating our tax withholding obligations in relation to the products and services we provide to you
- information technology systems development and testing

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- arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers)
- if you are a member or a customer of one of our related companies or alliance partners (including a third party that we have arrangements with), providing benefits to you or obtaining aggregate information for statistical or research purposes
- investigating, resolving and preventing complaints (including a third party we have arrangements with)
- conducting fraud assessments
- reporting and data analytics, including for regulatory, management, statistical or research purposes.

## Use and disclosure of information – general

We may disclose your personal information (including, as permitted by law or industry requirements, information derived from a credit report) for the purposes above to:

- our related bodies corporate, insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors)
- dealer representatives who refer business to us
- if you are a borrower, any person who has, or is considering, guaranteeing or providing property as security for the repayment of credit provided to you
- payers, payment service providers and other financial institutions making payments to your accounts by confirming your account details to them (including your name)
- any person acting on your behalf, including your legal and financial advisers
- your broker or other intermediary (if applicable)
- government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice
- third parties providing fraud detection services (including credit reporting bodies)
- external complaint resolution bodies (for example, AFCA)
- any person or entity to whom we are considering selling part of our finance company
- rating agencies

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- other financial institutions and credit providers.

We may also disclose your personal information (other than information derived from a credit report) to our alliance partners, your referees, including your employer (to confirm details about you), and payments system operators.

If we suspect you have acted fraudulently in connection with a credit application, we may disclose this to credit reporting bodies and other credit providers.

Our third party service providers may store or access your personal information (including credit information) overseas, including in India, Germany, Singapore, Canada, Philippines, Japan, New Zealand, Ireland, Poland, France, Netherlands, Romania, Belgium, Bulgaria, China, Malaysia, Spain, Sweden, Switzerland, United States, Albania, Costa Rica, Israel, Italy, Mexico, South Korea, United Kingdom and Vietnam, as well as the countries listed in our Privacy Policy, which may change from time to time. Personal information we are required to disclose to the Australian Taxation Office may be exchanged with tax authorities in other countries pursuant to intergovernmental agreements to exchange financial account information.

## Credit Reporting

Where you are a borrower, guarantor or security provider or where you have applied or offered to be one, we may collect personal information about you from, and/or disclose it to, credit reporting bodies (**CRBs**), including by:

- disclosing any credit information we hold about you which may include your identification information;
- disclosing any instances where you have agreed a financial hardship arrangement with us;
- disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and
- obtaining a credit report about you for the purpose of assessing your application, your suitability as a guarantor or security provider or for collecting overdue payments.

The CRBs may include the information we disclose to them in credit reports provided to other credit providers to assist them in assessing your credit worthiness.

### **Credit checks and your credit score**

If you apply to us for consumer credit (including to increase the limit on an existing credit account), we can collect credit related personal information about you from a CRB without

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your consent. We handle your credit-related personal information in accordance with the Privacy Act and the Privacy (Credit Reporting) Code 2025 (**CR Code**).

If you are a guarantor in relation to an application for credit or you apply for commercial credit, we can only collect your credit reporting information with your consent. Commercial credit is any credit that isn't intended to be used wholly or predominantly for personal, family or household purposes or to acquire, maintain, renovate or improve residential property for investment purposes (or to refinance such credit).

The CRB will keep a record whenever we make an information request about you in relation to an application for credit and this may be used and disclosed for the purpose of the CRB or a credit provider assessing your credit worthiness, including calculation of a credit score and is subject to any other use or disclosure limitations under applicable law, regulations or the CR Code.

The record that we have made an information request in relation to an application for credit can affect a credit score calculated by a CRB about you. The credit score might go up, down, or stay the same. It will depend on factors like the type of credit that has been applied for, how many other credit reporting information requests have been made by credit providers about you recently, and other information the CRB holds about you. Your credit score is likely to be negatively impacted if a lot of credit reporting information requests are made about you by credit providers in a short time.

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

The CRBs we use and where you can find their credit reporting policies are:

- Equifax - [www.equifax.com.au/credit-reporting-policy](http://www.equifax.com.au/credit-reporting-policy) or phone 13 83 32;
- illion - [www.illion.com.au/illion-credit-reporting-policy/](http://www.illion.com.au/illion-credit-reporting-policy/) or phone 13 23 33;
- Experian - [www.experian.com.au/privacy-policy-terms-conditions/credit-reporting-policy](http://www.experian.com.au/privacy-policy-terms-conditions/credit-reporting-policy) or phone 1300 783 684.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a “ban period”) without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

CRBs, at our request or the request of another credit provider, may use credit information they hold to “pre-screen” you for direct marketing. You can ask a CRB not to do this.

You can also request to have this privacy collection and credit reporting notice provided in an alternative form, such as hard copy.

## Marketing

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Unless you tell us you do not want us to do so, we may use your personal information (other than information derived from a credit report) to get in touch with you and inform you about our products and services, or those of our related companies and alliance partners, that may be of interest. If you do not want us to do this, please call our contact centre on 1300 624 717.

## Further information about privacy and credit reporting

For more details about how we handle your personal information and credit reporting, refer to our Privacy Policy at <https://www.boq.com.au/important-information/privacy>. Our Privacy Policy contains information about:

- how you may exercise your right to access the personal information we hold about you (including your credit-related personal information)
- how you may seek correction of the personal information we hold about you (including your credit-related personal information), and
- how you can complain if you think we have breached the Privacy Act, the Australian Privacy Principles or the CR Code and how we will deal with a complaint.

### Privacy contact – BOQ

For more information on your privacy you can contact us on [1300 624 717](tel:1300624717) or by emailing us at [privacy@boq.com.au](mailto:privacy@boq.com.au).