

## Privacy Notice - Personal Loan

I/We understand and agree that:

1. Members Equity Bank Pty Ltd ("ME Bank") is collecting my/our personal information in order to assess my/our application, verify my identity and, if my/our application is approved, to establish and administer my/our account. I/We acknowledge that my/our personal information may be used and disclosed to third party service providers for these purposes and that without this information, ME Bank may not be able to consider or process my/our application.
2. ME Bank also:
  - collects my/our personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006; and
  - uses information about my/our super fund/union membership for the purpose of assisting ME Bank to provide benefits for members of participating super funds and unions.
3. If my/our loan application is approved, I/we will receive Terms and Conditions applicable to the loan which contain more detail on how ME Bank will handle my/our personal information.
4. Where permitted by the Privacy Act, ME Bank may:
  - obtain consumer credit information (including a consumer and/or commercial credit report from a credit reporting agency) about me/us to assess my/our application;
  - exchange and use information about me/us with any credit provider named in this application or named in a credit report provided by a credit reporting agency to assess this application. This may include information about my/our credit worthiness, credit standing, credit history or credit capacity;
  - give personal and credit information about me/us to a credit reporting agency (including identity particulars, the fact that I/we have applied for credit and the amount, and the fact that ME Bank is a current credit provider to me/us);
  - obtain and use personal information about me/us relevant to the assessment of this application from my/our referees (including my/our employer[s]) and my/our accountant nominated on this form.
5. I/We may request access to my/our personal information held by ME Bank and ask for it to be corrected if it is inaccurate. To do this I/we should phone 1300 654 998 during normal business hours or write to ME Bank, Privacy Officer, GPO Box 1345, Melbourne, Victoria 3001.