

Privacy Statement

This Privacy Statement applies to the following Macquarie Bank Limited products: home loan, car loan, credit card and personal banking and business banking bank accounts.

What we collect and why?

We will collect, hold, use, and disclose personal information about you to:

- process any applications;
- manage the products and services you receive, including any rewards programs;
- monitor, audit and evaluate our products and services;
- model and test data;
- improve and develop products and services;
- conduct portfolio analysis and risk management;
- conduct market research;
- market to you (directly and indirectly);
- communicate with you;
- arrange and maintain funding (including through securitisation);
- fulfil our legal, regulatory and investor reporting obligations; and
- deal with any complaints or enquiries you may have.

Without this information, we will not be able to process your application or provide you with an appropriate level of service.

We also collect personal information under various laws including the Anti-Money Laundering and Counter-Terrorism Financing Act, Taxation Administration Act, Income Tax Assessment Act, Corporations Act, National Consumer Credit Protection Act, Foreign Account Tax Compliance Act (US) and the Common Reporting Standard under the Taxation Administration Act 1953 (Cth), and associated laws, regulations and official guidance.

Phone calls and chats to and from Macquarie may be recorded for quality and assurance purposes.

Personal information about others – your assurance to us

Where you provide us with, or instruct us to share, personal information about someone else, you must first obtain their consent to provide it in accordance with this Privacy Statement. By providing us with or instructing us to share the personal information of someone else, you are assuring us that you have shared this Privacy Statement with them and have obtained their consent.

What are our sources of information about you?

We will collect personal information through our interactions with you (for example, on the application form or if you contact us) and others, including:

- your broker or adviser;
- public sources, information brokers and our service providers; and
- your employer and other financial institution(s) you have a relationship with.

Who do we share this information with and why?

We will disclose your personal information to:

- other Macquarie Group companies and third parties (including our service providers) for any of the purposes listed above or as otherwise permitted by law;
- any person acting on your behalf including your mortgage intermediary, financial adviser, attorney, solicitor or accountant, and their service providers;
- regulatory authorities if required to do so by law (e.g. tax authorities) or to meet our legal and compliance obligations wherever we do business or store data.

We may disclose personal information (including, where applicable, credit information) with parties who may operate outside Australia (including the Philippines, India and the countries specified in our **Privacy Policy**).

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We take reasonable steps to protect your information against misuse or loss by these parties.

How do we use your information for marketing?

We may use your personal information to offer you other products or services. You can change your marketing preferences with Macquarie by calling us on **02 8550 5666** or visiting macquarie.com.au/optout-bfs.

How we deal with your credit-related privacy matters

When you apply for a credit product from Macquarie (including a credit card or home loan), where permitted by law we may also disclose your consumer credit information to credit reporting bodies ("CRBs"), other credit providers and third parties (including, where applicable, mortgage insurers).

CRBs may include your personal information in reports they provide to other credit providers to assist those credit providers to assess your credit worthiness.

The Macquarie **Credit Information Policy** contains information on:

- our use and disclosure of credit-related personal information, including for assessing your application and managing your account;
- the CRBs we use, their contact details and how to access their policies on the management of credit-related information;
- what happens if you fail to meet your repayments;
- what happens if you commit a serious credit infringement;
- your right to request CRBs not to use your credit reporting information (either to determine your eligibility to receive direct marketing from credit providers or if you believe you have been a victim of fraud);
- your right to access credit eligibility information and request corrections of your credit information or credit eligibility information held by us; and
- your right to make a complaint to us in relation to credit information matters and how we will deal with any complaints.

If your application relates to a commercial (as opposed to consumer) credit purpose, you expressly consent to us conducting a credit worthiness check with a CRB for the purposes outlined in our **Credit Information Policy**.

You expressly consent to us exchanging your credit eligibility information with, where applicable, any potential or existing guarantors.

Sharing your information with other credit providers

You expressly consent to us exchanging information with other credit providers, including your Personal and Credit Information for any purposes permitted by law including:

- assessing your applications for credit (or to be a guarantor), hardship or to assess your credit worthiness (during or after the life of a credit arrangement);
- determining or confirming the status of your credit (including any defaults);
- to give or obtain an opinion on you about your credit worthiness; and
- to investigate fraud.

Do you need more information about privacy?

Privacy @ Macquarie

You can access Macquarie's **Privacy Policy** and **Credit Information Policy** at macquarie.com.au. You may also request a copy from us.

The Macquarie Privacy Policy contains information on:

- how you can access and correct your information; and
- how you may complain to us about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with any complaints.

If you have a privacy question or complaint, please email privacy@macquarie.com and mark communications to the attention of our Privacy Officer or call us on **02 8550 5666**.