



Privacy Statement

Dated: 4 April 2016

This Privacy Statement explains how Macquarie Bank Limited will collect, hold, use and disclose personal information provided to it as issuer of Woolworths credit cards and deposit products.

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 funding through securitisation, and
- deal with any complaints or enquiries you may have.

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 and Foreign Account Tax Compliance Act (US).

Phone calls to and from us may be recorded for quality and assurance purposes. If you do not want your call to be recorded, please advise the staff member when you have been connected.

Personal information about others – your assurance to us

Where you provide us with personal information about someone else, you must first obtain their consent to provide it based on this Privacy Statement. By providing this information to us, you are assuring us that you have this consent.

What are our sources of information about you?

We will collect and record personal information through our interactions with you 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.

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

Who do we share this information with and why?

We will disclose your personal information (including your transaction data, and, for credit products, your income, expenses and repayment history) to Woolworths Limited and its group members ("Woolworths") for use by Woolworths for any of the purposes listed above.

We will also 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
- regulatory authorities, if required to do so by law (eg tax authorities) or to meet our legal and compliance obligations wherever we do business or store data.

We may exchange personal information (including, where applicable, credit information) with parties who may operate outside Australia (including the Philippines, India, Japan and the countries specified in our Privacy Policy). 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, such as Woolworths branded financial and credit products. You can change your marketing preferences with Macquarie by calling us on 1300 10 1234.

How we deal with your credit-related privacy matters

When you apply for a credit product from Macquarie (including a Woolworths credit card), where permitted by law we may also exchange consumer credit information with 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 or 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 and correct your information, 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:

- other credit providers for the purpose of assessing an application for credit or assessing your credit worthiness, and
- where applicable, any potential or existing guarantors.

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 privacy questions or complaints, please email privacy@macquarie.com and mark communications to the attention of our Privacy Officer or call us on 1800 806 310.

Privacy @ Woolworths

Woolworths has its own Privacy Policy, available at woolworths.com.au. If you have any questions about Woolworths or its service providers' handling of your personal information, contact Woolworths on 1300 908 631 or email privacy@woolworths.com.au.