

Privacy Statement

Heritage and People's Choice Limited ABN 11 087 651 125 ('we', 'us', 'our') provides banking and financial services under several business names:

- People First Bank
- Heritage Bank

Purpose of this statement

This notice sets out the type of personal information (including credit information) that Heritage and People's Choice Ltd (HPC) ABN 11 087 651 125 Australian Credit Licence 244310 collects about you and how we use and disclose that information.

Why do we collect personal information?

We collect your personal information for the purpose of providing products and services to you, identifying you, managing our relationship with you and managing our business. This includes assessing your application for consumer credit, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded, obtaining insurance in respect of your loan, collecting overdue payments or assessing a hardship request.

In many instances, collection of your information is required or authorised by law. For example, we may be authorised or required to collect your personal information under the Anti-Money Laundering and Counter-Terrorism Financing Act, National Consumer Credit Protection Act and Personal Properties Securities Act.

If we can't collect your personal information from you (or from other people or organisations in some cases), we may not be able to consider your application for credit or provide other services.

How we collect information?

We will generally collect your personal information directly from you.

We also collect your personal information through other sources. These include:

- Through our interactions with other individuals who may be your joint account holders or joint borrowers, or who may authorise you to be a third party to their account.
- If you apply for a loan with us:
 - credit reporting bodies from which we may obtain your credit history details
 - law enforcement and government entities
 - marketing agencies, data collection, verification of identity service providers and research organisations.

Who do we share information with?

When providing products and services to you and managing our business, we will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to.

We may disclose your personal information to:

- Other financial institutions, merchants and our external service providers, such as our contractors, payment systems operators, mailing houses and research consultants.

- Lenders' mortgage insurers and reinsurers (if insurance is required because the amount you borrow exceeds a certain percentage of the security property's value).
- Credit Reporting Bodies (CRBs), debt collecting agencies, debt buyers, document verification services, your guarantors, or insurers of a security property.
- Our advisers or agents which may include lawyers, mortgage brokers, real estate agents, valuers, auditors, health care providers, financial advisers, insurance companies, executors, administrators, trustees, service providers or attorneys.
- Dispute resolution schemes.
- Government and regulatory authorities including Federal and State government agencies, if required or authorised by law.

Overseas disclosures

We may disclose your personal information overseas. The countries to which we are likely to disclose your personal information are Canada, China, Costa Rica, countries within the European Union (e.g. France, Germany, Ireland and the Netherlands), Hong Kong, India, Japan, Malaysia, New Zealand, Philippines, South Africa, Singapore, United Kingdom, United States of America and such other countries specified in our Privacy Policy. We will only send your personal information outside Australia if we are satisfied that the recipient of the personal information has adequate data protection arrangements in place.

Important information about credit reporting bodies

We and our Insurers may exchange your personal information and credit-related information with the CRBs listed below. We do not require your consent to do this. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness including calculation of a credit score or credit rating. Some of the information may adversely affect your credit worthiness (for example, if you have defaulted on your loan) and, accordingly, may affect your ability to obtain credit from other lenders. For example, if you fail to meet your payment obligations in relation to consumer credit provided by us or if you commit a serious credit infringement we may be entitled to disclose this to a CRB.

Credit Reporting Body	
Equifax Pty Ltd	www.equifax.com.au
Experian Australia Credit Services Pty Ltd	www.experian.com.au
Illion Australia Pty Ltd	www.illion.com.au

You can obtain the policy of how each credit reporting body manages your information on their website or by calling and asking for a copy. 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, assess the individual's credit worthiness, collect debts and other activities (including credit pre-screening).

"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. 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.

What if your identity has been stolen?

If you are a victim of identity fraud or think you are at risk of identity fraud, you can ask credit reporting bodies to put a freeze or a ban on your credit report. You can also ask a credit reporting body not to use or disclose your personal information for a ban 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 and trade insurers

If we require lenders mortgage insurance or trade insurance for your loan then the insurer may obtain credit information about you from us or another 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 whether to provide trade insurance to us in relation to an application for commercial credit.

Our lenders' mortgage insurers include QBE Lenders Mortgage Insurance Ltd and Genworth Financial Mortgage Insurance Pty Ltd.

If you do not consent to us or anyone else providing that information to the relevant insurer, our application for mortgage or trade insurance cannot be considered and therefore we may not be able to proceed with your credit application.

Guarantors

In connection with providing credit to you, we or another Credit Provider may give a guarantor, or a person who is considering becoming a guarantor, credit eligibility information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. If you do not consent to us or another credit provider doing so, we may not be able to proceed with your credit application.

Personal information about third parties

You represent that, if at any time you supply us with or cause to be made available to us 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 Statement and that they can gain access to that information by contacting us.

Electronic verification and biometric information

Under the Anti-Money Laundering and Counter-Terrorism Financing 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.

We may also collect and use biometric information (such as facial images) to help verify your identity. This information may be collected and processed by us or by service providers that assist us with identity verification. We use biometric information only for identity verification and fraud prevention and handle it in accordance with our Privacy Policy and applicable privacy laws.

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 11 82 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

When HPC deals with your personal information (including credit information) HPC will do so in accordance with the People First Bank Privacy Policy (the Privacy Policy), available here peoplefirstbank.com.au/privacy or at any People First Bank Branch. Any reference in the Privacy Policy to HPC means HPC trading as People First Bank and/or Heritage Bank (as the case may be). It provides additional information about how we handle and manage your personal information including credit-related personal information and it sets out how you can ask for access to personal information (including credit eligibility information) we hold about you and seek correction of your personal information (including credit information or credit eligibility information). It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

HPC (whether trading as People First Bank or Heritage Bank) may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). This may be done via methods other than voice calls or faxes even if you are on the Do Not Call Register.