Electronic Verification Terms and Conditions

Electronic Verification Terms and Conditions Heritage and People's Choice Limited ABN 11 087 651 125 trading as People First Bank (**'we', 'our', 'us'**) is required by law to verify your identity before we can provide you with financial products and services. Electronic verification allows us to verify your identity by using electronic tools and external data sources.

How electronic verification works

In order to verify your identity electronically, we will ask you for your details (such as your name, address, date of birth) and details of your identification documents (such as your passport or driver's licence). This information will be passed on to external organisations in order to electronically match your information with information on their databases. We may request organisations to assess whether all or some of the information you provided matches their records and prepare and provide us with their assessment. We have an arrangement with Green ID/VixVerify who complete electronic verification on our behalf.

The external data sources used to verify your identity include:

· Credit information files held by credit reporting bodies (this is only to confirm your identity and is not a credit check)

· Publicly available information such as the electoral roll

· Information held by the official record holder via third party systems

It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to provide false and misleading information about your identity.

Who your information will be shared with

In order to complete your online identification, we will share your personal information with the following external organisations for the purposes of verifying your identity:

- credit reporting bodies including Equifax Australia Information Services and Solutions Pty Limited (ABN 26 000 602 862) and/or Experian Australia Credit Services Pty Ltd (ABN 12 150 305 838) and/or Experian Australia Operations Pty Ltd (formerly Illion Australia Pty Ltd) (ABN 95 006 399 677);

- the official record holder via third party systems, such as Commonwealth and State government departments and

- outsourced service providers who co-ordinate the electronic identification process and who may conduct additional matches against public or proprietary databases.

People First Bank, People's Choice Credit Union and Heritage Bank are trading names of Heritage and People's Choice Limited ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

These organisations may use your personal information and personal information of other individuals (including as held by the organisations), such as names, addresses and dates of birth, for the purposes of preparing their assessments. By proceeding with electronic verification, you permit these external organisations to record, use and disclose your information in accordance with their own privacy policies and legal obligations.

We will not, and our outsourced service providers will not, access records held about you by these external organisations other than for the purpose of matching the identifying information you have chosen to enter electronically through our digital banking platform. Some identification documents may include health information such as your organ donor status. We do not use this information for any purpose other than to verify the authenticity of your identification documents.

Your right to choose the identification method

You do not have to agree to electronic verification. You can choose instead to visit one of our branches so we can verify your identity in person.

What if we are unable to verify your identity electronically?

We will let you know if we are unable to verify your identity electronically. If this is the case, you will need to attend a branch to complete the identification process in person.

Further information about how we collect and handle personal information is available in our Privacy Policy available here Privacy Policy or on our website at www.peoplefirstbank.com.au. These terms and conditions apply in addition to the People First Bank Digital Banking Terms & Conditions and the terms and conditions for any product for which you are applying.

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