

Privacy Consents and Notifications

In this document: Privacy Policy “we/us/our” means:

- National Australia Bank Ltd (“NAB”) and its related companies that assist it to provide its services; and
- Citigroup Pty Limited (“Citi”) and its related companies that assist it to provide its services.

Unless otherwise stated, “we/us/our” is used collectively (or singularly/separately where the context requires) and “you/your” means all borrowers and other individuals named in this application.

By applying for this product, you consent as follows:

Purposes for which we collect, use and disclose your personal information

We may collect, use and disclose your personal information (which may include your credit information):

- to assess any application for credit and to provide and administer your credit facilities and related services;
- to conduct reviews of your facility;
- to comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; and (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act); and
- for other purposes as listed in our respective Privacy Policies and Credit Reporting Policies (where relevant) (see “Our Policies”).

If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or administer the products or services that you are seeking.

We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, where to assist us to process your application or to assist us to locate or communicate with you.

Where you provide information about another individual, you must make them aware of that fact and the contents of the Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

Your telephone calls and conversations with our customer service representatives may be recorded and monitored for quality, training and verification purposes.

Disclosures of your personal information

We may disclose to, and obtain from, the following organisations, personal information about you (as well as otherwise permitted by the Privacy Act):

- our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, printers, data processors, researchers, administration or business management services, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- between us (being NAB and Citi);
- reward providers including Airline partners and their service providers;
- other credit providers;
- any signatory or guarantor to the facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
- regulatory and tax authorities in Australia and overseas;
- credit reporting bodies and other information providers. We may disclose your information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see “Exchange of information with credit reporting bodies” below);
- any external dispute resolution body;
- any insurer relating to your facility;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business; and
- as further set out in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see “Our Policies”).

Identifying you for the purposes of the AML Act

We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information matches (in whole or part) personal information held by the credit reporting body.

The credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you have agreed to us making this request and disclosure of your personal information for this purpose, if you don't wish for us to use this method to verify your identity, you may go to your local branch with appropriate forms of identification in order for your identity to be verified in person.

Disclosures to overseas recipients

Some of the recipients to whom we disclose your personal information may be based overseas.

For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy; and
- Citi's Privacy Policy at citibank.com.au/privacy

Exchange of information with credit reporting bodies ("CRB") and other information services

If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from CRBs. You can review the relevant policies at the following links: nab.com.au/common/privacy-policy or citibank.com.au/privacy. These policies contain information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.

We have the right to conduct reviews of your facility from time to time and at our sole discretion. You acknowledge that we will provide personal information to a credit reporting agency as permitted by the Privacy Act for each review and that a credit report may be obtained from a credit reporting agency for the purpose of any such review.

Our Policies (including how to access and correct information and make a complaint)

You can review the relevant NAB and Citi policies at the following links:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy; and
- Citi's Privacy Policy at citibank.com.au/privacy.

These policies include information as to how you can access and/or seek correction of the personal information we hold about you and how you can complain about a breach by us (meaning NAB or Citi) of the Privacy Act (including where relevant, the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.

Card Services Privacy Policy



Your Marketing Communications Preferences

We, our affiliate companies, our partners and agents may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages. These consents shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please utilise the unsubscribe facility in the communication received or otherwise notify us in writing or call us. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Call recording

Your telephone calls and conversations with our customer service representatives may be recorded and monitored for quality, training and verification purposes.

Contacting Us:

If you are calling within Australia
1300 135 538

If you are calling outside Australia
61 2 8225 0620

For general correspondence or to notify us of things please write to
GPO Box 40, Sydney NSW 2001

For privacy related enquiries contact the Privacy Officer:
email: privacy.officer@citi.com.au
address: GPO Box 204, Sydney NSW 2001