

Privacy Notice

<p>Collection of personal information and credit-related personal information</p>	<p>We, Circle Mutual Limited ABN 46 087 650 968 acting as an agent for Bendigo and Adelaide Bank Limited (“Bendigo”), collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower.</p>	<p>Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.</p> <p>We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.</p>
<p>Use and disclosure of your personal information and credit-related personal information</p>	<p>We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).</p> <p>We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors.</p>	<p>Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities and joint venture partners where its confidentiality is maintained at all times.</p> <p>Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.</p>
<p>Collection, use and disclosure of your credit-related personal information</p>	<p>By signing this application you agree that we can do all of the following:</p> <p>a. Commercial credit-related personal information</p> <p>Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.</p> <p>b. Consumer credit-related personal information</p> <p>Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.</p> <p>c. Collection of overdue payments</p> <p>Seek and use a credit report provided by a credit reporting body to collect overdue payments.</p> <p>d. Exchange of information between credit providers</p> <p>Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.</p> <p>e. Exchange of information with intermediaries</p> <p>Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.</p> <p>f. Provide information to credit reporting bodies</p> <p>In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):</p>	<p>Veda Advantage Public Access Division PO Box 964, North Sydney NSW 2059 Public Enquiries: 1300 762 207 Website: www.mycreditfile.com.au</p> <p>Dun & Bradstreet Australia PO Box 7405, St. Kilda Road Melbourne VIC 3004 Public Enquiries: 1300 734 806 Website: www.checkyourcredit.com.au</p> <p>The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.</p> <p>The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them. In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this, contact the Credit Reporting Body.</p> <p>Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.</p> <p>g. Provide information for securitisation</p> <p>Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.</p> <p>h. Provide information to guarantors</p> <p>Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.</p>
<p>Access and correction</p>	<p>In most cases you can gain access to and seek correction of your personal information and credit-related personal</p>	<p>information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 553 582.</p>

Direct Marketing	<p>We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These</p>	<p>may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 553 582</p>
Providing your personal information and credit-related information to a mortgage insurer	<p>In this privacy disclosure statement, the "Insurer" means: Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305) Level 26, 101 Miller Street, North Sydney NSW 2060 Phone: 1300 655 422 Website: www.genworth.com.au</p> <p>We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer may, where permitted by the Privacy Act 1988, seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.</p> <p>The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.</p> <p>The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.</p> <p>The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.</p> <p>The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.</p> <p>The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial</p>	<p>advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).</p> <p>Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.</p> <p>The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. 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 credit providers.</p> <p>The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.</p> <p>The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.</p> <p>Each Insurer has a Privacy and Credit Reporting Policy (available on the Insurer's website or by contacting them) which contains information about:</p> <ol style="list-style-type: none"> how you can access and seek correction of your information held by the Insurer; how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and how the Insurer will deal with a complaint.
Privacy policy	<p>Our Privacy Policy Statement at www.circle.com.au, and the insurers Privacy Policy and Credit Reporting Policy available at www.genworth.com.au, provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you</p>	<p>and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy Statement on request.</p>
Contact Us	<p>Privacy Officer Our Privacy Officer's contact details are: Address: PO Box 135, Deer Park Vic 3023 Telephone: 1300 5153 582 Email: info@circle.com.au</p>	

Circle Mutual Limited ACN 087 650 968 (CIRCLE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of CIRCLE Alliance Bank branded products and services. CIRCLE also has arrangements with other third parties as detailed in the Financial Services Guide.

CIRCLE Alliance Bank branded deposits and loans are deposits and loans of Bendigo Bank. CIRCLE Alliance Bank is a trade mark of Bendigo Bank.