

## RESOURCES CREDIT UNION

### Internet Privacy Statement

#### Our Commitment to You

Resources Credit Union appreciates the trust members have placed in us and we will continue to honour that trust by protecting members' privacy.

In handling your personal information, Resources Credit Union is committed to complying with the Privacy Act 1988, the National Privacy Principles and the Credit Union Code of Practice.

#### How we protect on-line information

Each time someone visits our site, our web server collects information through the use of 'cookies' which are a fundamental part of our interaction with your web browser. This technology is used to offer you increased security, however no data transmission over the Internet can be guaranteed as totally secure.

No attempt is made by us to identify anyone browsing our site. The data collected relates only to how the site is used so that we can accurately evaluate the quality of our content and make improvements for you.

When you e-mail us, this information is stored temporarily until it is accessed by a staff member. We may preserve the content of any e-mail that you send us if we believe that we have a legal requirement to do so. We may use your e-mail address to contact you about the products or services you currently use, or to notify you about new information.

Our Internet banking and BPay sites currently use 128-bit SSL encryption.

#### How we collect and use information about you

We collect personal information from you when you apply for membership and when you apply to use our products and services. We may also collect information from you when you contact us by telephone, or in person at our branches. This information enables us to provide you with:

- membership benefits
- products and services you require
- information about products and services available to you from Resources Credit Union and associated businesses including information about discounts, competitions and special offers.

Wherever possible, we will tell you the specific purpose for which we collect information at the time we collect it.

#### Providing your personal information to other organisations

Personal information is treated as confidential within the credit union and is used by us for the purpose for which it was collected or for a related purpose. Related purposes may include:

- our own market analysis and product development
- informing you about new products or services
- detecting and preventing fraud and other criminal activity

In providing products and services to you it may be necessary for us to disclose your personal information to other organisations with whom we conduct business.

These organisations include related entities, solicitors and legal advisers, accountants and auditors, printers and mailing services, insurers, collection agents, conveyancers, valuers, Credit Union Services Corporation Australia Ltd. (our national credit union body) and government agencies which regulate our products and services.

At all times this information remains the property of the Credit Union and remains confidential.

Your personal information is provided to those entities only to the extent necessary to enable us to provide our products and services to you, and to the extent required by law.

#### Information about products and services

We may provide you with information from time to time about new products and services which are available to you from Resources Credit Union or other businesses with whom we have a relationship.

Your consent to our providing this information to you is implied unless you notify us that you do not wish to receive this information. You may notify us in a written request to the Privacy Officer that you do not wish to receive marketing information.

#### Information we are required to send to you

As a shareholding member you are legally entitled to be kept informed about important matters concerning the operation of the Credit Union. This information includes notification about legal compliance issues, election of directors, and operational changes within the Credit Union which may affect you.

We are legally bound to provide statements to members and notices of variation to accounts or contract terms. We therefore include newsletters with members' statements, which contain important information relating to members' accounts and current services that members would not otherwise receive.

Your consent to receive this information is implied.

#### What if you do not wish to provide us with information?

In order to provide products and services to you we require information about you. If you do not provide us with all of the information we require, we may be unable to accept your application for membership or provide products and services to you. If you do not provide us with your Tax File Number or Exemption there may also be taxation implications for you.

#### Your rights to access information

Under the Privacy Act you have the right to request access to personal information we hold about you. Where we incur a cost in providing that information we may pass that cost on to you. If the information is incorrect, you have the right to require us to amend the information.

#### Further information

For further information about our Privacy Policy or access to your personal information, please send a written request addressed to The Privacy Officer, Resources Credit Union, PO Box 952, North Sydney NSW 2059.