



NAB Privacy Notification

Your personal information and privacy

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Privacy Notification

This notification covers National Australia Bank Ltd and its related companies (the 'Group'). It includes all the banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations in the Group. We are grateful for the trust and confidence you have in us to safeguard your privacy. The notification tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy available at www.nab.com.au/privacy. Please only provide personal information to us if you agree to the collection, use and disclosure of your information in accordance with this Notification, our Privacy Policy and any other arrangements that apply between us.

NAB is now the credit provider and issuer of financial and credit products previously issued by Citigroup Pty Ltd ('Citi') in Australia. NAB acquired the business relating to these products, and Diners Club Pty Ltd ('Diners Club'), from Citi on 1 June 2022. This privacy policy covers Diners Club and the NAB Group's handling of personal information in connection with the financial and credit products previously issued by Citi.

If you are a customer (or customer representative) of our business activities in the UK or the EU, our other privacy documents may be relevant to you. For more information read our **European Union General Data Protection Regulation Privacy Statement** or **General Data Protection Regulation Privacy Statement – UK**.

How we collect information from you

We'll collect personal information from you directly whenever it is practicable, for example when you submit a form, provide us with identity verification information, either in person or remotely (including by secure video conference or voice authentication), give us a call or drop into one of our branches. We also collect information about your use of our websites (including via cookies) and our mobile applications. This includes the collection of information about your location, how you login, use and interact with our online and app

services and the technology device(s) that you use to do so. (See our Cookies Policy www.nab.com.au/cookies for more information).

If you apply for employment with us, our collection and processing of your information is governed by a separate privacy disclosure document hyperlinked on our recruitment web page.

Sometimes we collect your personal information from third parties. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How we collect your information from other sources

We may also collect information about you from other sources. For example, we may collect publicly available information about you including from public registers and social media or from third parties. For instance, we do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we are the issuer of credit or other financial products or services promoted by a white-label business partner;
- we have been unable to contact you and are attempting to confirm or update your contact details;
- we need information from third parties, such as a Credit Reporting Body, about an application you make through us;
- we require additional information for customer authentication or identity verification purposes;
- required in connection with the detection, prevention or investigation of suspected fraudulent or other criminal activity or serious misconduct;
- we are checking the security you are offering;
- we can gain insights about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we have loyalty programs or partnership arrangements with;

- you request that we exchange information with your legal or financial advisers or other representatives.

We may combine information that we hold about you with information appropriately collected from external sources such as those described above.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and taxation law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

NAB is required to collect and disclose information to US authorities if you are a US citizen or tax resident. If you are a US citizen or tax resident, you must advise NAB by calling **1300 550 316** between 9am and 5pm (AEST/ADST) Monday to Friday.

How we use your information

Because we offer a range of services and products, collecting personal information allows us to provide and administer our products and services and to otherwise operate our business. This means we may use your information to:

- provide you with information about our products and services, including the availability of financial help, guidance and advice;
- consider an application you make for a product or service, including to assess your eligibility;
- process applications and provide our products and services;
- respond to your enquiries, requests and complaints, vary products and services, conduct market research, take any required legal action and manage our relevant product portfolios;
- identify you or verify your authority to act on behalf of a customer;

- gain insights about you so that we can serve you better, understand your preferences and interests, personalise your experience and to enhance products and services you are offered and receive;
- tell you about other products or services that may be of interest to you, or to run competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you unsubscribe or otherwise opt out;
- identify opportunities to improve our products and services and improve our service to you;
- determine whether a beneficiary will be paid a benefit;
- assist in arrangements with other organisations (such as loyalty program partners) in relation to a product or service we make available to you;
- allow us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis; and systems development and testing);
- prevent, detect and investigate any actual or suspected fraudulent or criminal activity or other serious misconduct;
- comply with our obligations under applicable laws, regulations and codes; and
- achieve any purpose for which you have requested or given your consent for.

You can let us know at any time if you no longer wish to receive direct marketing offers (see 'Contact Us'). We will process your request as soon as practicable.

Where you have subscribed to something specific (like to hear from one of our sponsored organisations) then these subscriptions will be managed separately. If you no longer wish to receive these emails click the unsubscribe link included in the footer of the email.

How we use your credit information

In addition to the ways for using personal information mentioned above, we may also use your credit information to:

- enable a mortgage insurer or title insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange the securitising of loans.

For more information about how we use credit information, please refer to our Credit Reporting Policy contained in our Privacy Policy (at Attachment 1).

What happens if you don't provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with a requested product or service;
- manage or administer your product or service;
- personalise your experience with us;
- verify your identity, including to detect fraudulent or unauthorised attempts by third parties to access or operate your accounts; or
- let you know about other products or services that might better meet your financial, e-commerce and lifestyle needs.

Sharing your information

To make sure we can meet your specific needs, to otherwise operate our business and for the purposes described in 'How we use your personal information', we exchange your personal information with others.

Sharing with the Group

We may exchange your personal information with other Group members. This could depend on the product or service you have applied for and the Group member you

are dealing with. Where appropriate, we integrate information about you that we hold across the Group to provide us with a complete understanding of you and your needs.

Sharing with Citigroup Pty Ltd

As noted above, NAB is the credit provider and issuer of financial and credit products previously issued by Citigroup Pty Ltd ('Citi') in Australia. NAB acquired the business relating to these products, and Diners Club Pty Ltd ('Diners Club'), from Citi on 1 June 2022.

We have formally appointed Citi to assist us to distribute and administer the products previously issued by Citi and Diners Club (prior to 1 June 2022) as we transition these products onto our systems and platforms. NAB and Citi have agreed to and implemented robust privacy and security controls and procedures to ensure that your personal information remains secure during this period of business transition. You can view the Citi privacy policy online at citibank.com.au/privacy.

If you apply for, or have, a Citi or Diners Club branded product or a partner product previously issued by Citi, your personal information will be shared between NAB and Citi for purposes related to the distribution and administration of that product. Please refer to the '**How We Use Your Information**' section above for more details about uses of personal information that may be made in connection with the distribution and administration of financial and credit products.

Sharing with credit reporting bodies

If you have applied for a new credit product or hold a credit product with us, when we're checking your credit worthiness and at other times, we might exchange information about you with credit reporting bodies. This may include information about the date you opened (and closed) a credit account, the account type, the credit limit, your repayment history, any temporary or permanent hardship arrangements and details relating to any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body

gives other organisations (such as other lenders) to help them assess your credit worthiness.

Some of the information that we give to credit reporting bodies may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

With your consent, personal information may also be shared with credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information. These checks help us verify your identity and are not a credit check and do not impact upon your credit report or credit rating.

Sharing with third parties

We may disclose your personal information to third parties outside of the Group, including:

- those involved in providing, managing or administering your product or service;
- authorised representatives of the NAB Group who sell products or services on our behalf;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- insurance, investment, superannuation and managed funds organisations, and their advisers and service provider;
- medical professionals, medical facilities or health authorities who verify any health information you may provide in connection with certain products or services;
- real estate agents, valuers and insurers (including lenders' mortgage insurers and title insurers), re-insurers, claim assessors and investigators;
- brokers or referrers who refer your application or business to us;
- other financial institutions, such as banks, as well as guarantors and prospective guarantors of your facility;

- organisations involved in debt collecting, including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations) and organisations established to detect, identify, investigate and/or prevent suspected or actual fraudulent or other criminal activity or serious misconduct;
- service providers that assist with fraud detection and prevention;
- organisations involved in surveying or registering a security property or which otherwise have an interest in such property;
- organisations we sponsor and loyalty program partners, including organisations the NAB Group has an arrangement with to jointly offer products or has an alliance with to share information for marketing purposes;
- companies we arrange or distribute products for, such as insurance products;
- companies that we partner with in connection with arranging or distributing our financial or credit products;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- any party involved in securitising your facility, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- service providers that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;
- our joint venture partners that conduct business with us;

- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- organisations that assist with our product planning, analytics, research and development;
- mailing houses and telemarketing agencies and media organisations who assist us to communicate with you, including media or social networking sites;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- government or regulatory bodies (including the Australian Securities and Investment Commission and the Australian Tax Office) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities);
- where you've given your consent or at your request, including to your representatives, advisors, translators or (if you are experiencing vulnerability) other nominated assistance parties; and
- to State or Territory Government bodies COVID-19 contact tracing authorities, where the disclosure is required by law or reasonably necessary to protect public health and safety or the health and safety of any individual.

Sharing outside of Australia

We run our business in Australia and overseas. We may share some of your information (including credit information) with organisations outside Australia.

You can view a list of the countries in which those overseas organisations are located at **www.nab.com.au/privacy/overseas-countries-list**. We may store your information in cloud or other types of networked or electronic systems. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

We will not share any of your credit information with a credit reporting body, unless it has a business operation in Australia. For more information about how we use and disclose credit information, please refer to our Credit Reporting Policy contained in our Privacy Policy (at Attachment 1).

Accessing your information

You can request access to information that we hold about you. You have special rights to access credit information we obtain about you from a credit reporting body or that we derive from that information. You can find out how to access your information (including your credit eligibility information) in our Privacy Policy, available at **www.nab.com.au/privacy** or by calling **13 22 65** and asking us for a copy.

Accessing your data or making a complaint under the Consumer Data Right (CDR) is covered under our CDR complaints and access policy at **www.nab.com.au/common/privacy-policy/consumer-data-right-policy**.

Correcting your information

Please contact us if your contact details change. You can also request that we correct information that we hold about you. You have special rights to request the correction of credit information. You can find out how to request the correction of your information (including your credit information) in our Privacy Policy, available at **www.nab.com.au/privacy** or by calling **13 22 65** and asking us for a copy.

Complaints

If you have a concern or complaint about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with these complaints in our Privacy Policy, available at **www.nab.com.au/privacy** or by calling 13 22 65 and asking us for a copy.

Contact us

We care about your privacy. Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback.

You can contact us by:

- submitting an online Compliments, Suggestions or Complaints form via **www.nab.com.au**
- calling our contact centre on **13 22 65** (Hearing impaired customers can call TTY **13 36 77**)
- speaking to us in person at a branch

Contact details for credit reporting bodies

When we're checking your credit worthiness and at other times, we might exchange information about you with credit reporting bodies. The contact details of those credit reporting bodies are set out below. Each credit reporting body has a credit reporting policy about how they handle your information. You can obtain copies of these policies at their websites.

illion

- **www.checkyourcredit.com.au**
- illion's credit reporting policy is set out at **<https://www.illion.com.au/legal/illion-credit-reporting-policy-australia>**
- **Phone: 1300 734 806**
- **Mail:** Public Access Centre illion Australia
PO Box 7405, St Kilda Rd VIC 3004

Experian Australia

- **www.experian.com.au**
- Experian's credit reporting policy is set out at **www.experian.com.au/privacy-policy**
- **Phone: 1300 783 684**
- **Mail:** Consumer Support Experian Australia
PO Box 1969, North Sydney NSW 2060

Equifax Australia Information Services and Solutions Pty Limited

- **www.mycreditfile.com.au**
- Equifax's credit reporting policy is set out at **<https://www.equifax.com.au/credit-reporting-policy>**

Contact credit reporting bodies if you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you. If you do this, the credit reporting body mustn't use or disclose the information during an initial 21 day period without your consent (unless the use or disclosure is required by law). This is known as a **ban period**.

If, after the initial 21 day ban period, the credit reporting body believes on reasonable grounds that you continue to be or are likely to be the victim of fraud, the credit reporting body must extend the ban period as they think reasonable in the circumstances. The credit reporting body must give you a written notice of the extension.

Contact credit reporting bodies if you don't want your information used by them for direct marketing/ pre-screening purposes

Credit reporting bodies can use the personal information about you that they collect for a pre-screening assessment at the request of a credit provider unless you ask them not to. A pre-screening assessment is an assessment of individuals to see if they satisfy particular eligibility requirements of a credit provider to receive direct marketing. You have the right to contact a credit reporting body to say that you don't want your information used in pre-screening assessments. If you do this, the credit reporting body must not use your information for that purpose.

For more information visit

13 22 65

or visit us at **nab.com.au**

For more information about privacy in general, you can visit the Office of the Australian Information Commissioner's website **oaic.gov.au**



Help for people with hearing or speech difficulties. Contact us on **13 22 65** through the National Relay Service.