

# Privacy Consents and Notifications

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This Privacy Statement  
is given on behalf of  
both Citigroup Pty Limited  
and Suncorp-Metway Ltd



In this section “Citigroup” means Citigroup Pty Limited and its related companies that assist it to provide its services, “Suncorp” means Suncorp-Metway Ltd, which is a member of the Suncorp Group, “we/us” means Citigroup and Suncorp collectively (or singularly/separately where the context requires) and “you/your” means all borrowers and other individuals named in this application.

## Why do we collect, use and disclose your personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonable identifiable. We collect, use and disclose your personal information so that either one of us can:

- identify you, conduct checks, understand your requirements, assess applications made by you, and set up, administer and manage our products and services;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and deal with dispute resolution bodies;
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you;
- comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; (c) Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act (d) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information;
- use it for other purposes as listed in our Privacy Policies and our Credit Reporting Policies; and

- your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

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

## What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) or if the information provided is incorrect or incomplete we may not be able to provide you with any, some, or all of the features of our products or services.

## How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations including, for example, where we need information from a third party to assist us to process your application or to assist us to locate or communicate with you.

Suncorp may also provide your personal information to other related companies in the Suncorp Group, and they may disclose or use your personal information for the purposes for which we collect, use and disclose your personal information described in "Why do we collect, use and disclose your personal information?" in relation to products and services they may provide to you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- Citigroup and Suncorp affiliates, partners and sales agents;
- Reward providers including Airline partners and their service providers;

- other credit providers, including for reference and collection purposes;
- any signatory or guarantor to a facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with a facility or application made by you;
- government, statutory, enforcement, regulatory and tax authorities or bodies in Australia and overseas;
- credit reporting bodies (“CRBs”) (see “Exchange of information with credit reporting bodies” below);
- any insurer relating to a facility of yours;
- any other external dispute resolution body;
- social media and other virtual communities and networks where people create, share or exchange information;
- organisations wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;
- organisations that carry out functions on our behalf including card schemes, mailing houses, researchers, data warehouses, administration or business management services, specialised data matching and trending service providers, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- any entity where disclosure to, or collection from, such entity is required or authorised by law; and
- as further set out in our Privacy Policies and Credit Reporting Policies.

We’ll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

## Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons

located overseas, for the same purposes as in “Why do we collect personal information?”

Whilst we take all reasonable steps to protect your information, such overseas recipients may not be bound by the Privacy Act.

It is likely that for Citigroup such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. From time to time, Citigroup may need to disclose your personal information to, and collect your personal information from, other countries not on this list.

The list of countries Suncorp usually disclose personal information to is in our Suncorp Group Privacy Policy. Please go to [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy) to see our Suncorp Group Privacy Policy or call 13 11 55 to obtain a list of countries Suncorp usually disclose personal information to. From time to time, Suncorp may need to disclose your personal information to, and collect your personal information from, other countries not on this list.

By completing this application form you consent to disclosures to overseas recipients.

## Our Policies

You can obtain a copy of the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy at [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy)

You can view the Citibank Privacy Policy or Credit Reporting Policy on our website at [www.citibank.com.au/privacy](http://www.citibank.com.au/privacy)

## How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information (including credit information and credit eligibility information) held by us and you can find information about how to do this in the Citigroup Privacy Policy, Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we'll deal with such a complaint.

## Exchange of information with credit reporting bodies

If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from Citigroup, you agree that Citigroup 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 Citigroup 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.

Citigroup 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. CRBs may include information provided by Citigroup in reports provided to other credit providers to assist them to assess your credit worthiness.

Our Credit Reporting Policies contain information about credit reporting, including the CRBs with which we each may share your personal information, their contact details, how to obtain their policy about the management of credit related personal information, the type of credit reporting information we share with CRBs (which includes information in relation to defaults and serious credit infringements), and your rights in relation to them (including requesting a CRB not to disclose your credit reporting information if you believe you have been or likely to be a victim of fraud or not use your credit reporting information for pre screening of direct marketing).

# Your personal information and our marketing practices

Every now and then, Citigroup affiliate companies and partners, Suncorp and Suncorp Group companies who operate under the “Suncorp” brand might let you know – including via mail, SMS, email, telephone or online – about offers relating to this product, news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time. We must tell you that any registration on the National Do Not Call Register is overruled by your marketing preferences with us.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you.



# Contact us



Call **13 11 55**



Online  
**[suncorp.com.au/banking](https://www.suncorp.com.au/banking)**



Local store



For general correspondence  
please write to  
**GPO Box 1453 Brisbane QLD 4001**

For more information about Citigroup's privacy practices including overseas disclosure or to tell Citigroup about your marketing preferences you can visit: **[www.citibank.com.au/privacy](https://www.citibank.com.au/privacy)**. Alternatively, you can get in touch directly by contacting Citigroup on:

Phone: **13 24 84**

For more information about Suncorp's privacy practices including overseas disclosure or to tell Suncorp about your marketing preferences you can visit: **[www.suncorp.com.au/privacy](https://www.suncorp.com.au/privacy)**. Alternatively, you can get in touch directly by contacting Suncorp on:

Phone: **13 11 55**

Email: **[privacyaccessrequests@suncorp.com.au](mailto:privacyaccessrequests@suncorp.com.au)**

Mail: **GPO Box 204 Sydney NSW 2001**

or by visiting a Suncorp Bank Branch