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| Account/Loan Details |
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|  | Account/Loan Name/s |       |  |
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|  | Authority  |
|  | I/We authorise the Directors/Trustees nominated below to change operating access on the nominated accounts and understand the following conditions will apply: **Information Access –** by authorising a Director or Trustee to have Information Access on this form, such authorised person can obtain: Account/Loan Balances, Details of transactions, statements of loan/account, even where a fee may be applicable. This does not allow the person to perform any type of debit transaction, open or close the account, or make any changes to the information on the account other than their own information. **Transaction Access -** by authorising this Director/Trustee to have transaction access on this form, such authorised person can: * Apply for electronic access to the nominated accounts/loans including the use of electronic terminals, which is governed by the Bank’s ‘Terms and Conditions for Continuing Credit’.
* Without giving prior notice to all or any other authorised person on the account, withdraw the entire amount of funds available in our account/loan, unless we have provided specific number to sign instructions on the account.Term loans will require all borrowers to sign in order to perform cashback.
* Obtain account/loan balances, details of transactions, statements of loan/account, even where a fee may be applicable.
* The ability to transact on our loan is dependant upon the Terms and Conditions for our loan type as stated in our loan contract and any variations to it.
* The Bank may, in future vary the methods for operating on Loans and at its discretion may refuse to act on this authority.

We agree that: Any request to increase the loan amount beyond that which was originally agreed or to vary the loan contract in any way will require the written consent of all borrowers. |  |
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|  | Acct/Loan No/s |       |       |       |       |  |
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| Details of Directors/Trustees to be changed |
|  | Title |  | Given Names |  | Surname | Customer Number (Office Use Only) |
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| **Change Access:** | **FromTo** | [ ]  Information Access[ ]  Information Access | [ ]  Transaction Access[ ]  Transaction Access | **[ ]** No Access |
|  |   |  |       |  |       |  |       |  |
| **Change Access:** | **FromTo** | [ ]  Information Access[ ]  Information Access | [ ]  Transaction Access[ ]  Transaction Access | **[ ]** No Access |
|  |   |  |       |  |       |  |       |  |
| **Change Access:** | **FromTo** | [ ]  Information Access[ ]  Information Access | [ ]  Transaction Access[ ]  Transaction Access | **[ ]** No Access |
| Every Director or Trustee (including the nominated person above) MUST sign to authorise the change of operating access to the account. |
|   | **Name of Authorised Person/s Signature/s** |  |
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| **Privacy is Important….**…especially when you consider the number of ways we communicate and interact these days. That’s why we’ve put together this statement. It explains how we collect, hold, use and disclose your personal information and who we share it with. And because it’s guided by privacy laws, you can be sure it takes your rights seriously. Above all, this statement is your assurance that we never take your privacy for granted and always take the utmost care in protecting your personal information. Suncorp-Metway Ltd ABN 66 010 831 722 and SME Management Pty Ltd ABN 21 084 490 166 (‘we’ or ‘us’) are members of the Suncorp Group, which we’ll refer to simply as “the Group”.**Why do we collect personal information?**Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can* identify you and conduct appropriate checks;
* understand your requirements and provide you with a product or service;
* set up, administer and manage our products and services;
* gather and aggregate information for statistical, prudential, actuarial, reporting and research purposes;
* perform tasks in connection with purchasing or funding products provided to borrowers;
* manage, train and develop our employees and representatives
* manage complaints and disputes; and report to dispute resolution bodies; and
* 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.

**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) 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.We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in ‘Why do we collect 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:* other companies within the Group;
* any of our Group joint ventures where authorised or required;
* customer, product, business or strategic research and development organisations;
* data warehouse, strategic learning organisations, data partners, analytic consultants;
* social media and other virtual communities and networks where people create, share or exchange information;
* publicly available sources of information;
* clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
* a third party that we’ve contracted to provide financial services, financial products or administrative services – for example:
* Information technology providers, administration or business management services, consultancy firms, auditors and business management consultants, marketing agencies and other marketing service providers, and print/mail/digital service/imaging/document management providers;
* your or our advisers, agents, representatives or consultants;
* government, statutory or regulatory bodies and enforcement bodies;
* the Financial Ombudsman Service or any other external dispute resolution body;
* credit reporting bodies;
* other credit providers, including for reference and collection purposes;
* any insurer relating to your facility including lending mortgage insurers and consumer credit insurers;
* investors, advisers, trustees, trust managers or any other organisation that performs tasks in connection with purchasing, funding or managing products provided to you;
* any organisation that assists us to gather or aggregate information for statistical, prudential, actuarial, reporting or research purposes;
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| * debt collection agencies, your guarantors, organisations involved in valuing, surveying or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios;
* manufacturers for plastic card production (e.g. debit cards); and
* Any other organisation or person, where you’ve asked them to provide your personal information to us or asked us to obtain personal information from them, e.g. your mother.

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.We may also collect or disclose personal information about you from or to any entity where that collection or disclosure is required or authorised by law. For example, under the following Australian laws we may be authorised or required to collect your personal information: Anti-Money Laundering and Counter-Terrorism Financing Act; Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act; National Consumer Credit Protection Act; Personal Properties Securities Act, and any regulations made under those Acts.**Disclosure of credit information to credit reporting bodies**We may disclose your credit information to credit reporting bodies where the Privacy Act permits us to do so. For example, if you fail to meet your payment obligations in relation to consumer credit provided by us or if you commit a serious credit infringement we may be entitled to disclose this to a credit reporting body.Credit reporting bodies may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.We currently disclose credit information to Veda Advantage Ltd. Their contact details are:Veda Advantage, Veda - Customer Resolutions, PO Box 964, North Sydney NSW 2059Phone: 1300 762 207 Email: corrections@veda.com.au (For Veda Advantage’s most up-to-date contact details please visit their website at www.mycreditfile.com.au)You may obtain a copy of Veda Advantage’s policy about their management of credit reporting information. To do so, please contact them or visit their website.**Opting out of direct marketing pre-screenings**A credit reporting body may use your credit reporting information to assist a credit provider to exclude you from direct marketing by that credit provider, on the basis that you may be an adverse credit risk. This process is known as a “pre-screening”. If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request (at no cost to you) that they do not use your information for pre-screening purposes.**If you are a victim of fraud (including identity fraud)**Under the Privacy Act you can make a request that a credit reporting body (at no cost to you) that they do not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them to make a request.**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?’ 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 75 to obtain a list of countries Suncorp usually disclose personal information to.From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws. |

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| **Your personal information and our marketing practices** Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about 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 opt out of receiving marketing, or otherwise update your marketing preferences, at any time.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.**Our Policies**You can obtain a copy of the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy. Please use the contact details in *Contact Us* if you wishto do so.**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 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.**Contact us**For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can visit : [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy). Alternatively, you can get in touch directly by contacting us on: **Phone**: 13 11 75**Email**: privacyaccessrequests@suncorp.com.au**Mail**: Suncorp Bank GPO Box 1453, Brisbane Qld 4001or by visiting a Suncorp Bank Branch |

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| OFFICE USE ONLY |
| * **Term Loans - Fax completed form to Loans Maintenance Fax No. 07-3135 2759 for processing.**
* **Line of Credit Accounts – Branch to process.**

**Branch Checklist:** **[ ]** If signature has not been captured, obtain customer's signature on a Signature Capture  form and fax to Deposit Customer Operations. **Do not fax this form.****Verified by:** |
| Branch Name |  | Date |  |  |
|  |
| Staff Members Name  |  | Signature  |  | User ID  |       |  |
| **Processing Checklist:** **[ ]** Customer to Account Relationship changed for nominated account/s**Processed by:**  |
|  | Name |       | Signature |  |  |
|  |  |  |  |  |  |
| User ID |       | Staff member name |       | Date |       |  |
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Filing Instructions: For Line of Credit accounts - Write the account/loan number at the top of the form and write an ‘F’ after it. Place the file in the Pickfords bag to be inserted into the loan file. \*\*Note if more than 1 account is recorded on the one request, photocopy the form for each loan/account number and write one account number per form.

For Term Loans – After faxing, file in the Branch Archive envelope.