



PRIVACY NOTICE

Effective 1 May 2020

▼ PRIVACY NOTICE

Your privacy is important to us.

Volt Bank Limited ABN 67 622 375 722 (we, us, our) has prepared this notice for you. We are a member of the Volt Group of companies (Volt Group). You can contact us at privacy@voltbank.com.au.

▼ PERSONAL INFORMATION

This notice sets out some information about how we manage your personal information. Personal information is information or an opinion about you or from which you can reasonably be identified.

▼ PRIVACY POLICY

You can read more about how we manage your personal information in our privacy policy at: voltbank.com.au/privacy-policy.html. Amongst other things, our privacy policy tells you how you can:

- seek access to the personal information we hold about you;
- ask us to correct personal information we hold about you; and
- complain to us if we breach privacy laws or a privacy code binding us and how we will deal with that complaint.

▼ COLLECTING PERSONAL INFORMATION

We collect personal information about you when we take a record of that personal information.

We collect personal information about you only for our activities like:

- supplying banking or other services to you;
- managing our commercial relationship with you; or
- promoting products and services to you.

If we do not collect personal information about you, we may not be able to provide you with our banking services. For example:

- the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) requires us to identify you before we open a bank account for you; and
- the National Consumer Credit Protection Act 2009 (Cth) requires us to make enquiries about you, as an individual, to assess an application you make for a loan from us.

▼ WHY WE COLLECT PERSONAL INFORMATION

We will collect personal information about you only if we reasonably need that information for our services, banking functions and activities. For example, we collect personal information about you so we can:

- help us to understand your banking requirements and develop our products and services;
- offer you our products or other products as they become available and that may be of interest to you;
- make products available to you at your request;
- improve the services and products we offer; and
- manage our arrangements with you efficiently.

▼ HOW WE COLLECT PERSONAL INFORMATION

Mostly, we collect personal information about you from you. We may collect personal information about you from other sources, like when:

- you use our website; or
- if you apply for a loan from us, when we obtain a credit report about you to consider your loan application.

Sometimes, we collect personal information about you that is available publicly or from others who:

- act for you, like your mortgage broker or another person who refers you to us;
- check information you give us, like confirming your income with your employer;
- supply services (like identity verification or loan settlement services) to us;
- give us information to help us decide whether to make a product or service available to you (like credit reporting agencies and other credit providers); or
- help us manage our arrangements with you.

▼ UNSOLICITED PERSONAL INFORMATION

If we receive personal information about you that we did not request, we will consider whether we need that information for our banking functions and activities. If not, we will destroy that information or ensure it does not identify you.

▼ INFORMATION ABOUT OTHER PEOPLE

If you tell us personal information about another person, we ask that you:

- tell that other person that you have done so; and
- invite that person to contact us to obtain this notice about how we manage their personal information.

▼ DIRECT MARKETING

We may use personal information about you to tell you about our products and services or products and services from our service partners that may be available to you.

You can ask us any time to stop sending you direct marketing information. When we email you with direct marketing, you can respond by clicking unsubscribe and we will stop sending you direct marketing. We do not charge you a fee for asking us to stop direct marketing.

Also, we will not call you with marketing offers if you are on the “Do Not Call” register. You can register on the “Do Not Call” register at www.donotcall.gov.au or by phoning 1300 792 958.

▼ DISCLOSING PERSONAL INFORMATION

We may exchange personal information about you with:

- other companies in the volt Group;
- credit reporting bodies, if you apply for, guarantee or obtain a loan or any other credit product from us;
- any guarantors or possible guarantor of your obligations to us;
- suppliers that help us to conduct our business. Amongst other suppliers, that may include suppliers that help us to:
 - understand your banking requirements;
 - improve our products or services;
 - verify identity;
 - settle loans we make available;
 - provide services to help us run our business;
 - take appropriate action about suspected unlawful activity or serious misconduct; or
 - take loan recovery action for us.
- your employer to verify employment related information you give us;
- other financial institutions;
- mortgage brokers that introduce you to us and any mortgage aggregator that supplies services to your

mortgage brokers;

- any person who refers you to us to obtain services from us;
- regulators or law enforcement bodies;
- dispute resolution bodies or services, to assist with resolving any complaint you make about our products or services or any dispute you may have with us;
- any entity that proposes to take an interest in our business or any of our loans or other assets. That may include entities that are involved in securitising any loan we made available to you; and
- any person at your request or with your consent.

▼ DISCLOSING PERSONAL INFORMATION OVERSEAS

We may disclose personal information about you to overseas suppliers that assist us to conduct our business. Some of those suppliers may hold your personal information overseas. Please see our privacy policy at voltbank.com.au/privacy-policy.html for details of the jurisdictions in which your personal information may be held.

Also, we may store information in the cloud or other networked systems. In that case, we may not be aware of the countries in which your information may be held.

▼ COOKIES

We use cookies to personalise content and ads to make the Volt website and our app easier for you to use. We also share cookie information with third parties to assist us to direct advertising and to analyse data relating to the use of the Volt website and our app.

For more information on how we use cookies and tracking tags, please visit our Cookie Preference centre by clicking on the Cookie Settings (on the consent banner) and review your cookie settings in there.

▼ GOOGLE ANALYTICS

Volt uses Google Analytics services to improve and analyse website and app experiences.

The Volt website and our app share information with Google for that purpose. When you use:

- the Volt website, that information may include the URL of the webpage that you've visited and your IP address. Google may also set cookies on your browser or read cookies that are already there; and

- the Volt app, that information may include a device ID, user behaviour and app usage data.

Google uses the information Volt shares with them to help us understand how you engage with the Volt website and the Volt app. Also, Google may use that information for other purposes. Please read Google's Privacy Policy (<https://policies.google.com/privacy>) to learn more about how Google uses and processes data.

If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on (<https://tools.google.com/dlpage/gaoptout>).



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