

Outline of our Policy:

Our Policy sets out:

- What information we collect and hold
- How we collect and hold information
- Why we collect, hold, use and disclose your information
- In what overseas countries we are likely to disclose your information
- How you can access your information
- How you can seek to correct your information
- How you can make a complaint and how we will deal with it.

Information we collect and hold:

We will collect:

- Your name and contact details
- Your employment history
- References from character referees you nominate
- Police checks
- Your credit report
- Information about you from social media.

How we collect your information:

We collect information about you from:

- You directly and from your credit report which we will ask you to provide
- Police checks provided by the Australian Federal Police
- Social media.

We also collect information about you from:

- The character referees you nominate in your completed Questionnaire
- Other persons and organisations disclosed in your Questionnaire, such as previous employers, professional and industry bodies of which you may have been a member, business associates, educational institutions.

Prudential Standards made under the Banking Act authorise us to collect information about membership of professional and trade associations as part of the required process to assess each applicant's fitness and propriety for the directorship.

By nominating you expressly consent to our collecting information about your membership of professional and trade associations.

The Banking Act and the Corporations Act authorises us, where relevant, to obtain police checks. We will obtain police checks for all nominees.

We will require you to consent to our obtaining police checks. You do not have to consent but if you do not, we will not proceed with your nomination.

How we hold your information:

We hold your information in our human resources system. We have security systems to guard against unauthorised access. We also limit access to our employees on a needs basis.

If your nomination is not successful, or if you are not elected, we will immediately destroy your personal information. If you are elected the law requires us to retain this information for 7 years.

Why we collect, hold, use and disclose personal information:

We collect and use information about you to:

- Assess your suitability to be a candidate for election as a director of the Credit Union
- Verify information you have given us about yourself and your suitability to be a candidate
- Assess whether you are a fit and proper person to be a director of the Credit Union as an authorised deposit-taking institution under the Banking Act.

If your nomination is not successful, or if you are not elected, we will immediately destroy your personal information. If you are elected, the law requires us to retain this information for 7 years.

We will also disclose your information to law enforcement and government agencies as required by law.

Disclosure to overseas recipients:

We do not currently disclose your information to overseas recipients.

How you can access and/or correct your information:

You can request access to your information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found on www.illawarracu.com.au, www.catalystmoney.com.au, or www.westerncu.com.au.

We do not currently charge any fees for giving you access to your information.

Making a complaint:

You may make a complaint to us if you consider that we have not complied with the relevant provisions of the APPs or the Privacy Act.

You can complain:

- In person at one of our branches;
- By calling us on - 13 22 49;
- By email at - enquiries@cu.com.au;
- In writing to - 38-40 Young Street, Wollongong NSW 2500.

We will deal with your complaint under our internal dispute resolution procedure. We will give you a Guide to our Resolving Problems procedure when you make your complaint.

We are also part of an external dispute resolution scheme. If you are not satisfied with how we handled your complaint, you can take the matter there. We will tell you at the time how you can contact the external dispute resolution scheme.