



PRIVACY POLICY

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Commitment to Privacy and Responsible Use of Information

At Gosford City Credit Union, we are committed to ensuring the privacy of our members' information. We comply with the Privacy Act 1988 as well as the National Privacy Principles. The National Privacy Principles came into effect from 21st December 2001 and aim to ensure that organisations that hold information about people handle the information responsibly. Among other things the Privacy Act regulates the collection, storage, quality, use and disclosure of personal information.

We have robust systems and procedures in place to protect our members' private information.

Furthermore the Credit Union Code of Practice has been amended in order to include the recent new National Privacy Principles.

The Gosford City Credit Union privacy policy explains how we protect, collect, store, use or disclose our members' personal information.

The policy explains amongst other things the importance of

- the member's consent before we disclose their personal information
- how the member's privacy is protected when they access our web sites via the Internet
- how we use the member's personal information
- our duty of confidentiality
- direct marketing and the member's privacy
- access to the member's information
- storing personal information securely

- resolving member's concerns / complaints

If you have a complaint, contact the

General Manager

Gosford City Credit Union Ltd.

44 Mann Street

Gosford

NSW 2250 (PO Box 1119)

Telephone 02 4343 5001

Fax 02 43237074

Email: kcook@gosfordcreditunion.com.au>

We will respond to your complaint as soon as possible but no later than 2 working days to let you know who is responsible for managing your complaint and try to resolve the complaint within 10 working days.

Privacy Statement and Consent

As a member of a credit union we will collect personal information from you from time to time. This statement explains how we collect, use and disclose personal information. We will not use or disclose your information otherwise than as set out in this statement, for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to or authorised by you.

'Personal information' is information about and which identifies individuals. It includes information obtained from any source and, should you apply for a loan or act as a guarantor of a loan, it will include anything about credit worthiness, standing history and capacity which, under and in accordance with the Privacy Act 1988, may lawfully be exchanged.

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Purposes for which we may collect and use personal information

You agree that personal information about you which may at any time be provided to us in connection with a facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.

You agree, if you make application for credit to us or if you act as a guarantor in respect of credit we may provide, that, in assessing the application (or, if relevant, in assessing whether to accept you as a guarantor), we may seek and obtain personal information about you from a credit reporting agency or other financial institution and may give personal information about you to another financial institution.

You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with a facility for which you make application to us, for the purposes (as relevant) of : -

- considering any other application you may make to us
- complying with legislative and regulatory requirements
- performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training
- managing our rights and obligations in relation to external payment systems>
- conducting market and customer satisfaction research
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services
- developing and identifying products and services that may interest you: and (unless you ask us not to) providing you with information about other products and services

To be a member of a credit union the Corporations Act requires us to obtain your name and address.

If a facility for which you make application to us is an 'account', as defined in the Financial Transactions Reports Act 1988, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.

Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us .

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Disclosure of personal information to third parties

You agree that we may collect personal information about you from, and disclose it to, the following, even if the disclosure is to an organisation overseas and that organisation is not subject to the same privacy obligations which apply to us:

- credit reporting agencies
- other financial institutions
- mortgage insurers used by us and reinsurers of any mortgage insurer our agents, contractors and external advisers (including Credit Union Services Corporation (Australia) Limited) whom we engage from time to time to carry out, or advise on, our functions and activities your agents and contractors, including finance broker, legal adviser, financial adviser, builder and settlement agent
- your executor, administrator, trustee,, guardian or attorney
- your referees, including your employer
- regulatory bodies, government agencies, law enforcement bodies and courts
- any person who introduces you to us

other organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services, and any agents used by us and our business partners in administering such an arrangement or alliance

 anyone supplying goods or services to you in connection with a rewards program associated with a facility

- debt collecting agencies
- external payment systems operators
- your insurers or prospective insurers and their underwriters

your sureties and guarantors and prospective sureties and guarantors

an organisation proposing to fund acquisition of a acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agent, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager

- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and (unless you tell us not to) our related bodies corporate for the marketing of their products and services.

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Personal information about third parties

You represent that, if any time you supply us with personal information about another person (for example, a referee), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out above, and that they can gain access to that information.

Access to your personal information and contacting us

Subject to provisions of the Privacy Act 1988, you may access personal information which we may hold about you at any time by asking us.

You may be charged according to the time spent on gathering the relevant information

From time to time we may use the personal information we have collected from you to identify products and services, which may be of interest to you. We may then contact you to let you know about these products or services.

Notwithstanding anything else in this statement, you may, at any time, advise us that you do not wish to receive any direct marketing communication. You may do this by giving us notice in writing.

Data quality

We do take reasonable steps to make sure that the personal information we collect, use or disclose is accurate, complete and up-to-date.

If you do notice that your personal information is incomplete or incorrect please contact us and we will correct it immediately.

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Data Security

We protect the personal information we hold from misuse and from unauthorised access by using state of the art security systems on our premises to protect hard copy material. We also maintain computer and network security; for example we use firewalls (security measures for the internet) and other security systems such as identifiers and passwords to control access to computer systems.

We constantly work on improving documented procedures and systems and all staff are trained in confidentiality issues.

Furthermore we destroy personal information if it is no longer needed for any purpose.

Duty of confidentiality

We have a duty to keep confidential all personal information we hold including

- your name, address and financial data
- the debit or credit balance of your account
- details of transactions on your account

Our duty of confidentiality applies except where disclosure of your personal information is

- compelled by law (for example the Australian Taxation Office or disclosure to courts)
- in the public interest (for example, where a crime, fraud or misdeed is committed)
- in Gosford City Credit Union's interest (for example, disclosure to a court in the event of legal action to another party)
- with your consent

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Web site security and privacy

At Gosford City Credit Union we understand that as a member using the credit union website how important the privacy of your personal information is to you. The following statement addresses relevant privacy issues. However if you have any further questions relating to this privacy statement, please do not hesitate to email us. (info@gosfordcreditunion.com.au)

Information we collect

For each visitor to our web site, our web server collects the following type of information for statistical purposes;

The number of users who visit the website,

· The date and time of the visits,

The number of pages viewed,

Traffic patterns

This is anonymous statistical data and no attempt will be made to identify users or their browsing activities.

We use this data to evaluate our website performance and to improve the content we display to you.

Cookies

To provide you with a range of website features, online products & services we use two types of cookies.

Firstly, we use permanent cookies to keep a record of all visits to the website and to provide personalised features. You can choose which page you would like to make your homepage. These cookies do not contain any personally identifying information. They are used to help us develop the design and layout of the website, improve applications, and measure the effectiveness of our marketing activities.

Secondly, we use session cookies as part of the identification process for our online services such as Internet Banking. This is for security purposes to determine that you are who you say you are and to provide you with your confidential account information. These cookies are integral in providing you with the service.

To evaluate the effectiveness of our online advertising, we may use Third parties to collect statistical data on the Gosford City Credit Union website within their permanent cookies. These cookies do not capture any personally identifying information from our website. They are used to evaluate and measure the effectiveness of our marketing activities.

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When you provide information

The type of information that we collect from you will depend on what products and services you use on the website. Specific details on each product and service are detailed within their Terms & Conditions on the website and supersede this general statement.

When you provide us with personal details i.e. when applying for a Gosford City Credit Union product or online service we will request personal information such as your name and address, bank account details, your e-mail address and contact phone number. This information is fundamental in order for you to open an account with us, and so that we may contact you when necessary on issues relating directly to the product or service. This practice is consistent with our branch and telephone policies.

We will not use your personal information for any purpose which is not related to the products or services we provide to you or for any purpose for which you would not reasonably expect us to use the information. Your information may be used within the Gosford City Credit Union to enable us to offer you products and services that will enhance our relationship with you. It is your decision whether you wish us to provide this service to you. We may release information about you where this is a duty to the public to disclose information, where we are required by law or where the interest of the credit union requires disclosure. However, we will not sell or disclose your information to any individual or entity outside the Gosford City Credit Union, for marketing purposes.

Email Address

If you are a registered customer for our online service such as Internet Banking, we may use your e-mail address to advise you of any upgrades or changes to these services.

It is our policy to only email members who give us permission to do so. If we send you an email for a commercial purpose, we will give you the option of not receiving further communication of this nature.

Security of Captured Data

When capturing member data it is passed through a secure Gosford City Credit Union server using encryption technology to ensure that your information is protected when being sent over the Internet.

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Additionally, all stored member information is protected from unauthorised access through the use of secure passwords and user log ons or other security procedures.

