

privacy policy



Staff Credit Union

Privacy Policy

Qantas Staff Credit Union recognises the importance of your privacy, and we are committed to protecting any personal information about you held by us. This brochure describes how and what personal information we may collect and how we manage it to safeguard your privacy.

National Privacy Principles

Most private sector organisations in Australia by law, have to comply with the National Privacy Principles ('NPPs'), which strengthen protection of your privacy. We comply with the NPPs.

Personal information we might need to hold

We hold only personal information that is necessary for us to perform our functions. This in turn depends upon the type of product or service you request from us, but if you fail to give us the information we ask for, we may be unable to process your request for a product or service.

This may include:

- Information you give us when you apply for or request a product or service from us. The information will include your name, address, contact details and eligibility to join the Credit Union;
- Information that we are required by law to collect, which will include account and signatory information under the Financial Transaction Reports Act and tax file numbers or ABNs under taxation legislation;
- Financial information, such as your financial position, but information obtained from credit checks is only held if you have authorised us to carry out those checks;
- Communications between yourself and us;
- Transactional information about a product you use, or have used, with us.

Personal information from the web

We may also collect some information about you when you use our website www.qantas.com.au. Your use of the facilities and information available on the website will determine the type and amount of personal information we collect about you this way.

Cookies

When you visit the Online Banking section of our website, our server attaches a data file called a session cookie to your computer. A session cookie is required to ensure that your computer is identified when you move from page to page within Online Banking.

The session cookie is stored in your computer's temporary memory and is not retained after the internet browser is closed.

Recording your visit

As most websites do, we track usage patterns on an anonymous and aggregate basis, but your identity cannot reasonably be ascertained from this information. Each time you visit the website, a web server records your visit, and information that includes your internet provider's address, the date and time of your visit and the pages accessed.

Online operations

If you visit the website to conduct an online transaction or to complete an online form such as a general meeting proxy form, or to send us an email, we will record the information you give us, including your email address.

Using and disclosing your personal information

We respect your privacy: any personal information which we collect about you will be used by us to provide you with the products or services you have requested or assess an application by you for products or services and, if that application is approved, to provide them to you.

In addition, we may also use your personal information to provide you with information about other products and services offered or distributed by us or by other organisations who offer products and services to our members. However we will not do this if you ask us not to.

Storing your personal information

Where possible, we store any personal information about you anonymously. We do not use external identifiers to assist us in the management of personal information, other than Qantas Airways staff numbers, where applicable.

We store your personal information with a strong emphasis on its security and the protection of your privacy. In considering this, we have taken into account:

Physical security

- All files containing personal information are held in secured areas that use devices, such as swipe cards, to restrict entry to authorised personnel only;
- Personal information that is no longer required is permanently de-identified or destroyed by means of a secure destruction service;
- Information about closed accounts and other archived information is held at a secure off-site facility.

Computer and network security

- Access to the computer network is by user identification and password only. Passwords are changed regularly, and the system administrator can identify all users by their user identification;
- The security logs are regularly reviewed.
- Computer files are regularly reviewed for continued relevance by a staff member with appropriate security clearance and, where necessary, deletion and purging of files no longer required is undertaken on a system-wide basis;
- Files are regularly backed up and saved at a separate and secure site;
- Network security includes firewall and virus protection.

Communications security

- No personal information is provided at branches, over the telephone, or by facsimile, until the identity of the applicant is verified;
- Access to Telephone Banking is password protected;
- Security for Online Banking is provided by use of 128 bit encryption of data for transmission, secure socket layers protocol and password anonymity.

Personnel security

- Hard file and computer copies of unsuccessful applications for employment are held for 12 months and then destroyed by means of a secure destruction service;
- Appropriate and lawful enquiries are made before an offer of employment is made to any person;
- Access to your personal information is given to staff strictly on the basis of their need to have access to the material in order to fulfil their function within the Credit Union.

Service providers

In order to provide our services to you and to provide you with information about other products and services offered or distributed by us we may disclose your personal information to organisations to whom we contract out functions.

We will not pass on your information to other organisations to join a mailing list for junk mail.

External services providers to whom we contract out some of our functions include: IT, mailing, statements, electronic payment processing, card processing, chequing, withdrawals and deposits, legal, auditing, collection and insurance.

We may disclose your personal information to them so that they can provide the services we have contracted to them. Where possible, all our service providers are subject to the NPPs or to contractual arrangements imposing substantially similar obligations.

Your access to your personal information

In most cases, you can gain access to personal information we hold about you:

- We will handle requests for access to your personal information in accordance with the NPPs;
- To request access to your personal information, contact us by telephone or email.
- We will deal with all requests for access to personal information as quickly as possible, with an initial response to your request within 30 days, but requests for large amounts of information, or for information not currently in use, may require some time for a full response.

In some circumstances, under the NPPs, we may refuse to give access to personal information we hold about you. For example, there are circumstances where giving you access would:

- Have an unreasonable effect upon the privacy of other individuals;
- Give you access to material which would not be accessible by the process of discovery in existing anticipated legal proceedings between you and us;
- Reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- Be likely to prejudice the prevention, detection, investigation, prosecution or punishment of criminal offences, or certain other breaches of law; the enforcement of laws relating to the confiscation of the proceeds of crime; or the prevention, detection, investigation or remedying of seriously improper conduct or prescribed conduct, by or on behalf of an enforcement body.

We may also refuse access if:

- We consider the request for access is frivolous or vexatious;
- We are required or authorised by or under law to do so, or;
- An enforcement body performing a lawful security function asks us not to do so, on the basis that to do so would be likely to cause damage to the security of Australia.

If we refuse to give you access to the personal information you requests, we will, in accordance with the NPPs, provide you with reasons for our refusal.

Accuracy of information

We wish to ensure that your personal information is accurate, complete and up to date. Generally, if you request us to do so, we will amend any personal information about you that is inaccurate, incomplete or out of date.

If we disagree with you about any of these matters, and if you request us to do so, we will take reasonable steps to associate a statement to the effect that you claim the information to be inaccurate, incomplete, or out of date with your personal information.

Fees and charges

There will be no charge for lodging a request for access to personal information. However, we may charge you for providing access. Any charges will not be excessive.

A Fees and Charges brochure is available upon request and on our website.

To request a change to personal information

To advise us that you do not wish to receive future marketing material, to request a change to personal information held by the Credit Union, or to request more information about the way we manage personal information:

Write to: Member Services
Locked Bag 6747
Hurstville BC NSW 1481

Phone: 1300 747 747

Email: Member Services via Online Banking

Visit: Any of our Member Service Centres

For access to your personal information

Write to: Information Officer
Locked Bag 6747
Hurstville BC NSW 1481

Phone: (02) 9582 3253

To complain about a breach of privacy

If you are concerned that we may have breached your privacy and wish to make a complaint:

Write to: Operations Controller (for saving accounts)
Lending Controller (for loans accounts)
Locked Bag 6747
Hurstville BC NSW 1481

Phone: (02) 9582 3356 (for saving accounts)
(02) 9582 3459 (for loans accounts)

Email: Member Services or Loans
(as applicable) via Online Banking

Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. If we do change our privacy policy we will place amended versions of this brochure in all our branches and post an updated version on our website.

Call 1300 747 747

for more information or visit our website:

qantascu.com.au

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