

Privacy Policy.

January 2025

Introduction

This Privacy Policy sets out our policy relating to collection, use, disclosure and protection of your personal information by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 ("BOQ Specialist"), as well as how you can access and change your information, ask a question or make a complaint.

Our Privacy Policy applies to all your dealings with us as a customer, prospective customer or other member of the public, including with our specialist advisors, through our call centres, or via our websites. Our personnel and job applicants can contact our human resources team for more information about their privacy.

Your personal information is important

We recognise that your privacy is very important and that you have the right to control your personal information. At BOQ Specialist, we are committed to ensuring the confidentiality and security of your personal information. We are bound by the Privacy Act 1988 (Cth) and other applicable laws which protect your privacy.

Collecting information

We collect personal information that is necessary for our functions and activities. If it is reasonable and practical to do so, we collect personal information directly from you. We may do this when you complete an application form in hard copy or online, when you register with us to use any of our online services or products, or send an email to us, over the telephone, the internet or in person. We may keep records of communications including emails and telephone calls for purposes including training and verification.

In some instances, we may also collect personal information about you indirectly, from other people and this may happen without your direct involvement. For example, we may collect personal information about you from other credit providers, publicly available sources, third party brokers, credit reporting bodies and government agencies. We may also verify your personal information with your current or past employers, accountant, and bank in respect of credit transfers, landlord, real estate agent, relative or friend nominated in an application form, financial advisor, broker or solicitor.

The types of personal information we collect and hold include:

- name and contact details;
- details and history of transactions and interactions with us including information about your use of our products and services;

- employment details;
- financial details;
- tax file numbers;
- identity verification details;
- complaint and enquiry details; and
- credit-related personal information (see below for further details).

Purposes for collecting, holding, using and disclosing information

We collect, hold, use and disclose personal information (including credit information and credit eligibility information) to:

- assess and process any request you may have;
- provide you with quality products or services;
- administer your products and services (including portfolio analysis, security, risk management, collecting any overdue repayments and complying with BOQ Specialist's obligations at law);
- notify you of important changes to services;
- comply with record keeping requirements;
- verify your identity and complete anti-money laundering and counter terrorism checks as required by law;
- undertake planning, product development, analysis or research;
- detect, prevent, investigate and prosecute crimes and illegal conduct;
- inform you of new investment opportunities, products and services; and
- inform you about promotions and competitions.

If we are not provided with your personal information, we may not be able to fully provide our services to you.

How we usually use and disclose your personal information

Any personal information which we collect about you may be used by us for the purpose for which it was disclosed to us or any related purposes. For instance, we may from time to time use your personal information to inform you of investment opportunities or to provide information about products and services which we expect may be of interest to you.

We may disclose your personal information (including credit information and credit eligibility information) to:

- BOQ and its related entities, for purposes including to enable us to have an integrated view of our customers and to better tailor our products and services to your needs;
- organisations who have agreements to provide products and services to BOQ Specialist and with whom we have a relationship, such as Qantas, Velocity and Priority Pass;
- our agents, credit managers and related service providers who assist us in the management and administration of credit facilities;
- our other agents and service providers who provide various services in connection with our products and services, including without limitation, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, debt collection, marketing, advertising, delivery, recruitment, customer contact, information technology, research, utility or security services, broking, insurance, fraud monitoring and anti-money laundering service providers, securitization services, credit reporting agencies and data switch companies;
- your representatives (e.g., your lawyers, accountants, mortgage brokers, financial advisers, financial institutions, attorneys, etc);
- your additional cardholders or other persons (if any) authorised by you to operate your accounts;
- partner organisations, including organisations providing benefits to BOQ Specialist customers;
- suppliers of products or services requested by BOQ Specialist customers but not provided by BOQ Specialist;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- relevant dispute resolution schemes;
- your executor, administrator, trustee, guardian or attorney; or
- participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of BOQ Specialist products and services.

Some of these third parties may be located in India, Germany, Singapore, Canada, Philippines, Japan, New Zealand, Ireland, Poland, France, Netherlands, Romania, Belgium, Bulgaria, China, Malaysia, Spain, Sweden, Switzerland, United States of America, Albania, Costa Rica, Israel, Italy, Mexico, South Korea, United Kingdom, Vietnam and other countries and may not be subject to Australia's Privacy Act.

BOQ Specialist is required to comply with certain provisions of the Privacy Act to protect your privacy in relation to these disclosures.

On some occasions, we may also be obliged to disclose your personal information by law, e.g. court order or statutory notices pursuant to any legislation and to government authorities.

Security, access to and correction of your personal information

We may store personal information (including credit information and credit eligibility information) in information systems and physical records, sometimes in our systems and premises, and sometimes with the assistance of our service providers. We will take all reasonable steps necessary to secure any personal information which we hold about you and to keep this information accurate and up to date. Your electronic information is stored on secure servers that are protected in controlled facilities.

In most cases, you can gain access to your personal information (including credit information and credit eligibility information) which we hold, by contacting us. Please provide us with as much detail as you can about the particular information you seek, in order to help us retrieve it.

If you think the information we have about you is incorrect or incomplete, please write or email us with the updated information. Where we decide not to make a requested correction to your personal information (including credit information and credit eligibility information) and you disagree, you may ask us to record a note of your requested correction with the information.

You should keep us informed about all changes to your personal information.

Additional information for users of our Website

If you visit www.boqspecialist.com.au (the Website) our system may record information such as the date and time of your visit, your computer's IP address, the pages accessed and any information downloaded. This information is used for statistical, reporting and website administration and maintenance purposes.

When you visit our site, our servers may attempt to load a small tracking file known as a "cookie" to your device. A cookie enables us to analyse usage patterns on our website and tailor the Website to your needs. Most web browsers are set to accept cookies. If you do not wish to accept cookies you can refuse the transfer of cookies to your computer or device by adjusting your internet browser. Please note that some parts of our Website may not function fully if you disallow cookies.

Cookies do not personally identify you, but rather your browser. The cookies simply operate as a unique identifier, which help us to know what our users find interesting and useful in our Website. We do not link this information back to other information that you have provided to us unless required by law. We do not store any personal information inside cookies.

We may engage third party services from time to time for website monitoring, reporting and analysis purposes. Those services may also use cookies and gather anonymous web usage information (as described above) through our Website.

While we take great care to protect your personal information, unfortunately no data transmission over the Internet can be guaranteed to be 100% confidential. Accordingly, we cannot ensure or warrant the security of any information you send to us or receive from us online. This is particularly true for information you send to us via email. We have no way of guaranteeing that information is protected in transit. Once we receive your information, we make our best effort to ensure its security in our possession. We will generally need to know who you are in order to provide you with our products and services. Despite this, in some circumstances you are entitled to deal with us anonymously, or by using a pseudonym (alias), for example when making general enquiries about the services we offer. In some circumstances, you may receive a better service or response if we know who you are. For example, we can keep you up-to-date and better understand a complaint you might have if we know who you are and the circumstances of your complaint. You must tell us when you are using a pseudonym when applying for our services. If we need to identify you, we will tell you whether or not your real name is required to access those services.

The Website may provide links to third party websites. These linked sites are not under our control and we are not responsible for the conduct of companies linked to this website. Before disclosing your personal information to any other website, you should examine the terms and conditions of using those websites and the privacy policies applicable to those websites.

Direct marketing

We and our related corporations may provide you with information on an ongoing basis about new products, promotions, special offers, investment opportunities and other information which we think you may find interesting. We may contact you for these purposes by any means including telephone, email and other electronic messages.

We take your preferences and our obligations under anti-spam and telemarketing laws seriously. If you receive any direct marketing communication from us and no longer wish to do so, please follow the instructions for unsubscribing in that communication. If there are no instructions, please contact our Client Service Team on 1300 160 160.

If we are providing you with services or products, you will also be subject to the specific terms and conditions relating to that particular service and/or product and those terms and conditions may include additional information as to how we may contact you.

Credit-related personal information

As a credit provider, we collect, hold, use and disclose certain credit-related personal information about individuals who are or apply to be customers for consumer credit, or guarantors for consumer or commercial credit.

We may collect and hold any types of credit-related personal information about an individual permitted under the Privacy Act, including:

- permitted identity particulars – name, gender, address (and previous two addresses), date of birth, name of employer and driver’s licence number;
- the fact that credit has been applied for and the amount and type of credit and the credit limit;
- confirmation of previous information requests to credit reporting bodies made by other credit providers, mortgage insurers and trade insurers;
- details of other credit providers to the individual;
- start and end dates, and certain terms and conditions of your credit arrangements;
- permitted payment default information, including information about related payment arrangements and subsequent repayment;
- other repayment history information;
- information about serious credit infringements (e.g. fraud);
- information about adverse court judgments;
- publicly available information about the individual’s credit worthiness;
- certain insolvency information from the National Personal Insolvency Index; and
- any credit score or credit risk assessment indicating a credit reporting body’s or credit provider’s analysis of the individual’s eligibility for consumer credit.

Credit eligibility information

“Credit eligibility information” is personal information that has been obtained from a credit reporting body (CRB) (e.g. a consumer credit report), or personal information that has been derived from that information, that is about an individual’s consumer credit worthiness.

The kind of information we might derive from a consumer credit report includes:

- information which assists us to assess your suitability for credit;
- information about your credit history with other credit providers; and
- the likelihood of you being able to meet your commitments to us.

Credit checks and your credit score

If you apply to us for consumer credit (including to increase the limit on an existing credit account), we can collect credit reporting information about you from a credit reporting body without your consent. If you apply for commercial credit, trade insurance or are a guarantor in relation to an application for credit, we can only collect your credit reporting information with your consent.

The credit reporting body will keep a record whenever we make an information request about you in relation to an application for credit and this may be used and disclosed for the purpose of the credit reporting body or a credit provider assessing your credit worthiness, including calculation of a credit score.

The record that we have made an information request in relation to an application for credit can affect a credit score calculated by a credit reporting body about you. The credit score might go up, down, or stay the same. It will depend on factors like the type of credit that has been applied for, how many other credit reporting information requests have been made by credit providers about you recently, and other information the credit reporting body holds about you. Your credit score is likely to be negatively impacted if a lot of credit reporting information requests are made about you by credit providers in a short time.

Where we collect credit-related personal information from a credit reporting body, we may use that information to produce our own assessments and ratings in respect of an individual's credit worthiness.

In addition to the purposes described above in this Privacy Policy, we may collect, hold, use and disclose credit-related personal information to conduct periodic reviews of credit arrangements and share information relevant to credit assessment with other credit providers. We may provide credit-related personal information to credit reporting bodies to assist them to maintain information about individuals to provide to other credit providers for their credit assessments. We may also report to a credit reporting body where an individual fails to meet their payment obligations in relation to consumer credit or commits a serious credit infringement.

The credit reporting bodies we use may include:

The CRBs we use and where you can find their policies about the management of credit-related personal information are:

- Equifax - www.equifax.com.au/privacy or phone 138 332;
- illion - www.checkyourcredit.com.au or phone 13 23 33;
- Experian - www.experian.com.au or phone 1300 783 684.

You have the right to request credit reporting bodies not to:

- use your credit-related personal information to determine your eligibility to receive direct marketing from credit providers; and
- use or disclose your credit-related personal information, if you have been or are likely to be a victim of fraud.

Please see other sections of this Privacy Policy for further information regarding access, correction, complaints, cross-border disclosures of personal information and how we collect and hold personal information. In some cases, we are subject to further obligations under the Privacy Act regarding credit-related personal information, and this Privacy Policy is not intended to limit or exclude those obligations. Additional privacy consents and notifications may also apply for our credit products.

If you have a problem, complaint or dispute

a) Our Service commitment

At BOQ Specialist we are committed to providing our customers with innovative banking solutions and the best customer service experience.

Resolution of problems is a priority for us. If at any time our service does not meet your expectations, or if you think we have breached the Privacy Act, the Australian Privacy Principles or the Privacy (Credit Reporting) Code, we would like you to let us know.

b) How to contact us

If you have a complaint, there are a number of ways to contact us:

- Contact your Consultant
- Call us on 1300 160 160
- Complete the online complaints form at www.boqspecialist.com.au/feedback-and-complaints

- Write to: Contact our Customer Relations Department via:
Email: customer.relations@boqspecialist.com.au
Call: 1800 663 080
Write to: Customer Relations
Reply Paid 2258
Brisbane QLD 4001

(c) How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know who is handling your complaint and how long it is likely to take for it to be resolved.

For further information about how we handle complaints, ask our friendly staff or download a copy of our Complaint Guide available on our website.

d) What to do if you feel your complaint has not been resolved

If you're unhappy with our response you can approach the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent complaint resolution service for financial services. AFCA can be contacted at:

- Call: 1800 931 678
Email: info@afca.org.au
Online: www.afca.org.au
Write to: GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

You may also elect to contact the Office of the Australian Information Commissioner (OAIC) if you have a complaint about the way we handle your personal information (including credit information and credit eligibility information) at:

Office of the Australian Information Commissioner

- Write to: GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Website: www.oaic.gov.au

Contacting us

If you have any further questions or concerns about the way we manage your personal information (including credit information and credit eligibility information), or if you think we have breached the Australian Privacy Principles, Part IIIA of the Privacy Act or the CR Code please contact:

- Write to: Privacy Officer
BOQ Specialist
GPO Box 2539, Sydney NSW 2001
Phone: 1300 160 160
Email: privacy@boqspecialist.com.au

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 and to notify you by posting an updated version of the policy on the Website. You should ensure that you check the Website regularly for any updates to our Privacy Policy.

Client service centre

T 1300 160 160
boqspecialist

GPO Box 2539
Sydney NSW 2001
Australia

