

Your Privacy



Effective from 20 September 2010

www.gatewaycu.com.au

INDEX

Privacy Policy	1
Personal Information We May Need To Hold	2
We do not give your Personal Information to any Third Parties for their Use	3
Use of Your Personal Information	3
Online Banking Usage	4
Storage and Security of Your Information	5
Your Access to Your Personal Information	7
Direct Marketing	8
To Complain About a Breach of Privacy	9

Privacy Policy

Gateway Credit Union recognises the importance of your privacy and is committed to protecting any personal information about you held by us. The Privacy Policy describes how and what personal information the Credit Union may collect and how it is managed to safeguard your privacy.

Gateway Credit Union is bound by the Privacy Act 1988 and the ten National Privacy Principles set out in the Act.

Personal Information We May Need To Hold

Gateway will only ask for, and hold, the personal information from you that is needed to provide its products and services, to offer new products and services, and to fulfil any legal and regulatory requirements. If you do not provide the information we request from you, we may not be able to provide the product or service requested.

The information we collect may include your name, home address, date of birth, mailing address, occupation, telephone and email contact, and tax file number. The newly introduced Anti-Money Laundering and Counter-Terrorism Financing Act 2006 may require us to collect and hold additional personal information in order to meet our obligations under this Act. Gateway also outsources some of its functions and we may disclose information about you to service providers. This information is only provided in accordance with our Privacy Policy and is not for the personal use of the service provider. Service providers we currently use include solicitors, auditors, statement mailing house, mercantile agents and our bankers.

We do not give your Personal Information to any Third Parties for their Use

Financial information, such as your financial position may be collected by us. If this information is obtained by conducting a credit check it will only be done if you have first authorised us to carry out such checks.

We will not collect, use or disclose sensitive information about you unless we are legally required to do so or it is necessary to provide a product and service and we have obtained your permission to collect it. Sensitive information includes religious affiliation, criminal record and ethnicity.

Use of Your Personal Information

We will advise you of the main reason for asking for your personal information. The main reasons may relate to providing you with a product or service you have requested and the information collected may be used to:

- ▲ Determine your eligibility for the product or service
- ▲ Provide you with the product or service
- ▲ Assist you with managing the product or service and answering any queries you may have.

Your information may also be used by us to:

- ▲ Contact you about our products and services (unless you ask us not to)
- ▲ Prevent fraud and other criminal activity in relation to your accounts

- ▲ Audit, risk management, staff training, record keeping, systems and product development and testing
- ▲ Credit scoring if you apply for a loan with us
- ▲ Regulatory reporting and compliance.

Online Banking Usage

We may also collect some information about you when you use our website **www.gatewaycu.com.au**. Your usage of the facilities and information available on the website will help determine what (if any) information is collected.

Visits to our website are anonymous. However, when you access the Online Banking site a small data file called a cookie is attached to your hard drive for record keeping purposes. It assists us in determining how our Members use the website. No information is stored by us inside a cookie and it is not linked back to any other information you have provided us.

Usage patterns are tracked on an aggregate basis and your identity can not reasonably be ascertained from this information. Each time you visit the Online Banking site, a web server records your visit and this includes the date and time of your visit, internet provider's address, pages accessed and search items entered.

If you visit the website to conduct an online transaction, complete an on line form or send us an email we will record the information you provide including your email address. Your email address will not be added to a mailing list, provided to a third party or used for any purpose without your consent.

Email message content may be monitored by our employees and Information Technology service provider for security issues and our response to your email may be monitored for quality assurance purposes.

No data transmission over the internet can be guaranteed as totally secure. Although the Credit Union cannot ensure or warrant the security of any information you transmit to us, we do upon receipt of your transmission, take reasonable steps to preserve the security of the information on our own systems. If you are concerned about security please contact us to discuss the alternative services we offer.

Storage and Security of Your Information

We store your information with a strong emphasis on its security and the protection of your privacy. Some of the measures include:

- ▲ 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 which is obsolete or no longer required is destroyed by means of a secure destruction service. The Anti-Money Laundering and Counter Terrorism Financing Act may require some of this information to be held for seven years or longer before it can be destroyed
- ▲ Information about closed accounts and other archived information is held at a secure off-site facility prior to destruction. The length of time it is held prior to destruction will be determined by the various legislative requirements which must be met

- ▲ We do not provide information until we are satisfied that the person seeking information has the authority to do so and their identity has been verified
- ▲ Access to our computer network is by user identification and password only. Passwords are changed regularly
- ▲ All users can be identified and security logs are regularly reviewed
- ▲ Deletion and purging of files no longer required by us is undertaken on a system wide basis
- ▲ Our network has the necessary security measures including firewall, virus protection and encryption
- ▲ Back up files are stored at a separate secure site
- ▲ Staff are only given access to information necessary to perform their role with the appropriate security clearance
- ▲ All our staff are bound by confidentiality clauses in their employment agreements relating to the appropriate use of Members' information.

Your Access to Your Personal Information

We will handle your requests for access to your personal information in accordance with the National Privacy Principles.

In most cases you can gain access to personal information held about you and you can ask for any corrections to be made. Requests can be made in person, by letter, telephone or email and will be actioned as soon as possible once we have authenticated the request. Generally we will amend any personal information that is inaccurate, incomplete or out of date.

There is a fee for the provision of personal information. Details of the fee are contained in the Fees and Charges Brochure available on request from the Credit Union or at **www.gatewaycu.com.au**.

There are circumstances under the National Privacy Principles whereby we may refuse to give you personal information held about you. In the event of refusal we will provide you with the reasons for our decision. Some of these circumstances include:

- ▲ An unreasonable affect upon the privacy of other Members
- ▲ The access would provide you with material that would not be available by the process of discovery in existing or anticipated legal proceedings
- ▲ It would reveal a commercially sensitive decision making process

- ▲ Reveal our intentions in relation to any negotiations with you which may prejudice those negotiations
- ▲ We are prevented by law from doing so
- ▲ An enforcement body performing a lawful security function asks us not to do so as it may interfere with the protection of the security of Australia
- ▲ We consider the request to be vexatious or frivolous
- ▲ Likely to prejudice detection, prevention, investigation or prosecution of criminal offences, confiscation of the proceeds of crime or the investigation of improper conduct by an enforcement authority (eg ASIC, ICAC).

Direct Marketing

Gateway Credit Union may from time to time use the personal information we have collected to identify products and services which may be of interest to you. We may contact you by mail and / or email to inform you of these products and services. Your consent to our providing this information will be implied unless you notify us that you do not wish to receive this information.

To Complain About a Breach of Privacy

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

The Privacy Officer
Gateway Credit Union Ltd
GPO Box 3176
SYDNEY NSW 2001

Or you can call **1300 302 474**

If you are not satisfied with our response to your complaint you may follow the guidelines contained in our Disputes Resolution Scheme Brochure. Should this not resolve your complaint satisfactorily, you may contact the external dispute resolution scheme or the Federal Privacy Commissioner.

COSL (external dispute scheme):

1300 780 808

www.cosl.com.au

Privacy Commissioner:

1300 363 992

How to contact us

Web

www.gatewaycu.com.au

Email

memberservices@gatewaycu.com.au

Call

1300 302 474

Fax

02 9307 4299

Branch / Head Office

**Level 16, 2 Market Street
SYDNEY NSW 2000**

Postal Address

**GPO Box 3176
SYDNEY NSW 2001**

Gateway Credit Union Ltd

ABN 47 087 650 093

AFSL 238293

BSB 802 816

GCUYP1009

