

# Privacy Guidelines

Effective date: 20 October 2011



For You, Your Family, Your Future.



**The Police Department Employees' Credit Union Ltd**

ABN 95 087 650 799. AFSL/ACL No. 240018

Level 27, 1 Market Street, Sydney NSW 2000.

Customs Credit Union is a division of The Police Department Employees' Credit Union Ltd. All terms and conditions that apply to Police Credit Union also apply to Customs Credit Union.

# Privacy Guidelines

## Respecting Your Privacy

We respect your privacy and will look after the personal information you provide to us. We are committed to a duty of confidentiality and will comply with all privacy laws. We will only use your personal information when responding to requests e.g. taking applications, managing your membership, opening accounts, providing or offering information on products and services.

## How We Use Your Personal Information

We collect, use and store personal details you may give us in writing, by phone, in person or electronically. This information could be details such as your address, name, date of birth, tax file number, income/financial details, employment details, credit record and transaction history. We cannot provide you with relevant products or services unless you provide us with certain information. For example, by law you must provide personal details to identify you to open most savings or deposit accounts. It may also be necessary to collect additional personal information from time to time. For example we need a credit report before we lend you money. Please note we require your consent to obtain this report. We may collect sensitive information e.g. on your health for an insurance application but will only use such information for that purpose. If we get information from third parties we will tell you so. If we use agents or third party contractors, e.g. mailing houses or information technology consultants, they must comply with our privacy policy. We may also share information with solicitors and valuers to help provide you a service.

## Exchanging Your Information

We may provide information to other parties if we are compelled to do so by law (e.g. under subpoena) or have a duty to the public to do so. Information may also be disclosed if it is deemed to be in the proper interests of the Credit Union or if consent has been provided by a Member. We may also exchange your information to help detect or prevent fraud and other criminal activity. We will only use and disclose tax file and Medicare numbers only for the purposes required by law. Member's personal information may be provided to a third party for the purpose of verifying your details to meet the compliance obligations under the AML/CTF Act legislative requirements.

## Your Marketing Consent

In applying for any product or service, you agree to be bound by this policy and authorise the Credit Union to send you (via mail or email) information on our products and services and those of other related companies from time to time. We never sell or "rent" information to anyone for any purpose. We may use your personal information to conduct market or customer research.

### **Looking After Your Information**

We will keep your personal information accurate and up to date. We will protect the security of your personal information against loss, unauthorised access, modification and unauthorised disclosure. Hardcopy documents are secured on our premises and at archive sites by security systems. Where practicable, hardcopies are returned to you and not kept on our premises. Personal files are destroyed and de-identified where appropriate. Our website has links to other websites which we cannot control and we take no responsibility for information given on those sites. We do not store information in 'cookies' and we keep our website secure with firewalls, encryption and passwords however there is always the risk of "hacking on the internet.

### **Access, Changes and Opting Out**

Contact us at any time to access your personal information. We may charge you for providing any information requested. Please contact us (see back page) to access or change your personal information or to discuss any query. We may refuse unreasonable and vexatious requests for information. You may opt-out of receiving any marketing material at any time by contacting us as per the above details.

### **Contacting Us**

Please contact us if you have any queries, comments or complaints regarding this privacy policy. Any updates or amendments to the policy will be posted on our website, [www.pcu.com.au](http://www.pcu.com.au) or [www.customscu.com.au](http://www.customscu.com.au). Our aim is to ensure our Members are fully aware of what information is collected, how it's used and when it may be made available.

## Contact Us

### Police Credit Union

#### PCU Assistance Centre

Phone: 131 PCU (131 728) E/N: 88899

#### PCU Direct

Phone: 131 PCU (131 728) E/N: 88884

#### Sydney

Phone: (02) 8268 2500 E/N: 44850

#### Parramatta

Phone: (02) 9841 8200 E/N: 44700

#### Penrith

Phone: (02) 4720 5000 E/N: 44750

#### Newcastle

Phone: (02) 4908 6200 E/N: 44870

#### Canberra

Phone: (02) 6206 7000 E/N: 44860

#### Goulburn

Phone: (02) 4827 1000 E/N: 44730

#### Gosford

Phone: (02) 4320 0200 E/N: 44880

#### Wollongong

Phone: (02) 4221 9000 E/N: 44830

#### Campbelltown

Phone: (02) 4640 7000 E/N: 88839

#### Port Macquarie

Phone: (02) 6582 9900 E/N: 44840

**Email** [info@pcu.com.au](mailto:info@pcu.com.au)

**Website** [www.pcu.com.au](http://www.pcu.com.au)

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### Customs Credit Union

**CCU Assistance Centre:** 131 728

**Canberra** Phone: (02) 6243 8900

**Mascot** Phone: (02) 8335 4200

**Melbourne** Phone: (03) 9642 1003

**Email** [info@customscu.com.au](mailto:info@customscu.com.au)

**Website** [www.customscu.com.au](http://www.customscu.com.au)

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