

Privacy Policy



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Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No. 1 of 2006, for The Uniting Church in Australia, Synod of NSW and the ACT pursuant to ASIC Regulatory Guide 87 exemptions. Credit is provided by The Uniting Church (NSW) Trust Association Limited.

Uniting Financial Services® is a registered trademark of The Uniting Church (NSW) Trust Association Limited and is used with permission by The Uniting Church in Australia Property Trust (NSW) ("UFS", "we" or "us").

Uniting Financial Services® (UFS) is committed to your privacy and safeguarding your personal and financial information. The policy describes how we keep this commitment and our compliance with the Privacy Act, the National Privacy Principles (NPP) and the Credit Reporting Code of Conduct (which applies to consumer credit). If there is any inconsistency between this policy and the Privacy Act, NPP or Credit Reporting Code of Conduct then the Privacy Act, NPP or Credit Reporting Code of Conduct will prevail. This policy should be read together with the NPP set out in the Privacy Act and the Credit Reporting Code of Conduct which are available through the office of the Office of the Privacy Commissioner or by referring to their website at privacy.gov.au

Personal information

Personal information is information or an opinion about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.

UFS will also collect any personal information

necessary for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Collection of personal and financial information

This policy will detail how UFS will adhere to National Privacy Principle 1.3 which states that we must, when or before we collect personal information (or, if that is not practicable, as soon as practicable after), take reasonable steps to ensure that you are aware of the following matters :

- (a) The purpose for which we collect the information, including any law that requires particular information to be collected;
- (b) Your right to gain access to the information;
- (c) The organisations (or the types of organisations) to which we usually disclose information of the kind collected;
- (d) The main consequences of not providing the requested information; and
- (e) Our contact details.

As set out in this Privacy Policy, generally we will only use the personal information (e.g. postal address, email address, telephone numbers, fax number, date of birth, credit account details, driver's licence) we collect for the main purposes disclosed at the time of collection such as to provide financial services or consumer credit.

Generally, we will use and disclose your personal information for the following purposes ("primary purpose"):

- (a) To provide the services you have requested from UFS; and/or
- (b) To answer your enquiry.

Where possible we collect the information directly from you but sometimes it may be collected about you from other sources, for example a credit reference from a credit reporting agency to obtain information about your financial position when you apply for a loan.

If UFS is unable to provide the NPP 1.3 information as detailed above directly to the individual concerned then we will take steps to have the relevant agent, for example, a borrower's mortgage broker, accountant or solicitor, provide the NPP 1.3 information to the individual.

UFS will not be required to provide NPP 1.3 information every time it collects personal information. For example, where UFS has recently informed an individual of NPP 1.3 information, then it may not be necessary to furnish it again, particularly where the same type of personal information is sought.

Credit checks

UFS will also collect personal information for Credit Checks which may involve the following:

1. Obtain from a credit reporting agency a credit report containing information about your personal credit worthiness for the purpose of assessing your application for a loan and for the purpose of assisting in collecting overdue payments; and
2. Obtain information about your commercial activities or commercial creditworthiness from any business which provides information about the commercial credit worthiness of persons, your accountant or any other supplier to you.

We may give to and obtain from any credit provider named in your application for services or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for the purposes of:

1. Assessing your application;
2. Notifying a default by you;
3. Allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and
4. Generally assessing your credit worthiness.

The information exchanged can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the Privacy Act allows credit providers to give to or receive from each other.

Use and disclosure of personal information

If UFS collects personal information for the provision of various financial services and the provision of consumer credit, it will restrict the use and disclosure of that information to the primary purpose of collecting the information.

However, in some cases UFS will be able to use and disclose personal information for secondary purposes (any purpose other than a primary purpose). Personal information obtained to provide financial services and the provision of consumer credit may be applied to secondary purposes if the secondary purpose is related to the primary purpose of collection and the person concerned would reasonably expect the personal information to be used or disclosed for the secondary purpose. UFS may provide your personal information to third parties (e.g. mailing house, mortgage originators) in order to provide you with financial services and the provision of consumer credit.

In some cases we may ask you to consent to any collection, use or disclosure of your personal information. Your consent will usually be required in writing but we may accept verbal consent in certain circumstances.

We may also disclose your personal information where it is required or authorised by law.

Direct marketing

UFS may use personal information obtained for the provision of financial services and the provision of consumer credit for the secondary purpose of direct marketing where:

1. It is impracticable to seek the individual's consent before providing direct marketing material or services;
2. UFS does not charge the individual who chooses not to receive direct marketing;
3. The individual has not advised UFS that he/she does not wish to receive direct marketing;
4. UFS allows the individual to opt out of the receipt of direct marketing in each direct marketing communication; and
5. UFS provides The Uniting Church (NSW) Trust Association Limited and/or The Uniting Church in Australia Property Trust (NSW) contact details in each direct marketing communication.

You can change your mind about receiving information at any time by contacting us on 1300 133 673. Often the law requires us to advise

you of certain changes to products/services or regulations. You will continue to receive this information from us even if you choose not to receive direct marketing information from us.

We will not disclose your information to any outside parties for the purpose of allowing them to directly market to you.

How personal information is secured and stored

We take reasonable steps and precautions to keep personal information secure from loss, misuse, unauthorised access, modifications or disclosure and will, subject to the NPP and the Privacy Act, comply with any request from a person to correct or remove their information. The Privacy Officer is responsible for storing, correcting and giving people access to personal information about them. Personal information in hard copy is locked in fireproof storage. Personal information on electronic databases requires password access and access is restricted to authorised personnel. The UFS solicitor also stores some personal information and we are assured that their premises are secure.

Access to personal and financial information

Where a person requests access to their personal information, our policy is, subject to certain conditions (as outlined below) to allow access. Where necessary UFS will correct personal information where that information is found to be inaccurate, incomplete or out of date. We will not charge an individual for reasonable access and correction requests. If a person wishes to access their personal information or correct it, they should contact the Privacy Officer.

Where a person requests access to their financial information in relation to the provision of credit, our policy is to adhere to the Credit Reporting Code of Conduct.

We will, when so requested in writing by an individual, attempt to give that individual access to any of his or her credit reports which are in our possession within 10 working days, and in any event, within 30 calendar days of receipt of the individual's request.

Where an individual has requested access to a credit report which he or she believes may be in our possession as a credit provider to whom the individual has applied for credit, and we no longer possess the report, we will advise the individual to contact the credit reporting agency from which a copy of the credit information file may be obtained.

UFS may not always be able to give you access to all the personal and/or financial information we have about you. For instance, we may not be able to give you access to information that:

- Would reveal personal information about another person;
- Would reveal a commercially sensitive decision-making process;
- We are prevented by law from providing it to you; or
- Relates to legal proceedings (existing or anticipated).

Accurate recording of personal information

Our policy is to take reasonable steps to maintain accurate, complete and up-to-date personal and financial information and credit reports. We verify personal information at the point of collection. Our policy also extends to any lending regulated by the Uniform Consumer Credit Code (UCCC) and to the roll-over of commercial loans. The accuracy of records is also maintained by regular mail-out of statements and the periodic roll-over of commercial loans.

Our policy also adheres to the Credit Reporting Code of Conduct which relates to requests for amendment to a credit report which we will refer within 10 working days to the relevant credit reporting agency.

UFS encourages you to help us by telling us immediately if you change your contact details (such as your telephone number or address) or if any of your details need to be corrected or updated. A person wishing to update their personal or financial information may contact our staff or the Privacy Officer on the contact details shown within this document.

Our website and internet services

UFS has a specific security policy that should be referred to separately. We maintain significant security measures that are continually monitored and updated to maintain security and are audited by external experts regularly. We do not record personalised details of your visit to our website.

Other issues

UFS does not, for the purposes of the Privacy Act, transfer personal information overseas nor does it collect sensitive information. Wherever lawful and practicable, individuals may deal anonymously with UFS but given our functions, it is unlikely that this will be a practical option. UFS does not use official identifiers (e.g. tax file

numbers) to identify individuals. An individual's name or Australian Business Number is not an identifier for the purposes of the Privacy Act and hence may be used to identify individuals.

More information

If you have any questions about this policy, please contact:

Uniting Financial Services

The Privacy Officer

PO Box A2178 Sydney South NSW 1235

Telephone: 1300 133 673

Fax: 02 9267 4965

Email: contactus@unitingfinancial.com.au

Website: unitingfinancial.com.au

Complaints

If you believe that UFS has breached its duty under the Privacy Act you may lodge a complaint. In the first instance please contact us as we aim to resolve any complaints quickly and fairly as per our internal dispute resolution process. Please direct your complaint to The Privacy Officer as per the contact details shown within this document.

Our policy also adheres to the Credit Reporting Code of Conduct in relation to a complaint which relates to an act or practice of the provision of credit. UFS will adhere to the Credit Reporting Code of Conduct requirements and relevant timeframe to resolve the complaint quickly and fairly.

If you are not satisfied with the result of the complaint, it can be referred to the Office of the Privacy Commissioner by telephoning 1300 363 992 or go to privacy.gov.au.



CERTIFICATION



BLEACHING PROCESS



ENVIRONMENTAL
MANAGEMENT SYSTEMS



FOREST MANAGEMENT



RECYCLED ELEMENT

Printed on Monza Recycled paper
FSC Mixed Sources certified and
ISO 14001 Environmental Accreditation



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Neither The Uniting Church in Australia, Synod of NSW and the ACT nor Uniting Financial Services is prudentially supervised by APRA. An investment with or contributions will not benefit from the depositor protection provisions of the Banking Act 1959. All financial services and products are designed for investors who wish to promote religious and charitable purposes and for whom profit considerations are not of primary importance in their decision to invest.

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