

Privacy Statement

1 July 2009

AFSL 238991 ABN 30 087 651 205

Police Credit Union Privacy Statement

We understand the importance of protecting your privacy and we are committed to complying with all relevant legislation and codes including the Privacy Act 1988, the Spam Act 2003, the Do Not Call Register Act 2006 and the Mutual Banking Code of Practice.

When and why we collect personal information about you

We collect personal information from you when you apply for Membership and when you apply for or use our products and services. We collect it so we can:

- Give you information to which you are entitled as a Member; and
- Administer the products and services you obtain

We may collect personal information from you to satisfy legal obligations under the Financial Transaction Reports Act 1988 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. We may also use it to give you information about other products and services available from us, unless you notify us that you don't want the information (see * on page 2).

Browsing our website

When you visit and browse our website, we collect general information that enables us to continually evaluate and improve the performance of our website. This general information includes:

- The number of users visiting the website and the number of pages viewed
- The date, time and duration of visits
- The path taken through the website

The information collected as part of this process will not identify you and we will not combine it with any other information in a way that will identify you.

If your personal information is not provided

If you do not provide us with all of the information we request we may be unable to accept your application for Membership or provide you with the product or service you seek to obtain. If you choose not to give us your Tax File Number there may be taxation implications for you.

Marketing information

While you're a Member of Police Credit Union Ltd we'll assume you're happy to be sent information about, or contacted about, other products and services available from us which may be of interest to you, unless and until you notify us that you're not. We'll do that even if you have registered your telephone number under the Do Not Call Register Act 2006. However, if and when you notify us that you don't want to receive such communications, either at all or in a particular way, then we'll immediately act in accordance with your instructions (see * on page 2).

When we may give personal information to other organisations

Sometimes we may need to give some personal information about you to other organisations which provide services that assist us in providing you with, or in administering, the products and services you require, or assist us in giving you the information that you are entitled to as a Member. Examples of such organisations are our related entities, Credit Union Services Corporation Australia Ltd and its subsidiaries, printing and mailing houses, insurers, valuers, legal advisers, collection agents and conveyancers. These organisations may only use the information to the extent necessary to provide the services we require.

Sometimes we may be required to give some personal information about you to other organisations to comply with our legal obligations. Examples of such organisations are our auditors, our legal advisers, APRA, AUSTRAC and the Australian Taxation Office.

Under no circumstances will information be sold to external agencies for marketing purposes.

Your access rights, and how to contact us

The Privacy Act gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. More information is set out in our Privacy Policy, which is available upon request.

*You can contact Police Credit Union Ltd ABN 30 087 651 205 by:

- Email: pcu@policecu.com.au or privacyofficer@policecu.com.au
- Telephone: 1300 131 844
- Mail: Privacy Officer, Police Credit Union Ltd, 17-23 Carrington Street, Adelaide SA 5000 or PO Box 6074, Halifax Street PO, Adelaide SA 5000
- Website: www.policecu.com.au

For more information, visit your local branch, call 1300 131 844, or logon to policecu.com.au