

MYER

PRIVACY STATEMENT

This Privacy Statement explains how Macquarie Bank Limited (“Macquarie”) will collect, hold, use and disclose personal information provided to it as issuer of the Myer Credit Cards.

WHAT WE COLLECT AND WHY?

We will collect, hold, use and disclose personal information about you to:

- process any applications
- manage the products and services you receive, including any rewards programs
- monitor, audit and evaluate our products and services
- model and test data
- improve and develop products and services
- conduct portfolio analysis and risk management
- conduct market research
- market to you (directly and indirectly)
- communicate with you
- arrange funding through securitisation, and
- deal with any complaints or enquiries you may have.

We also collect personal information under various laws including the Anti-Money Laundering and Counter-Terrorism Financing Act, Taxation Administration Act, Income Tax Assessment Act, Corporations Act, National Consumer Credit Protection Act and Foreign Account Tax Compliance Act (US).

Phone calls to and from us may be recorded for quality and assurance purposes. If you do not want your call to be recorded, please advise the staff member when you have been connected.

PERSONAL INFORMATION ABOUT OTHERS – YOUR ASSURANCE TO US

Where you provide us with personal information about someone else, you must first obtain their consent to provide it based on this Privacy Statement. By providing this information to us, you are assuring us that you have this consent and that person has agreed to be bound by this Privacy Statement.

WHAT ARE OUR SOURCES OF INFORMATION ABOUT YOU?

We will collect and record personal information through our interactions with you (for example, on the application form or if you contact us) and others, including:

- your broker or adviser
- public sources, information brokers and our service providers, and
- your employer and other financial institution(s) you have a relationship with.

Without this information, we may not be able to process your application or provide you with an appropriate level of service.

WHAT INFORMATION IS DISCLOSED TO MYER AND WHY?

We will disclose your personal information (including your occupation, the status of your Myer Credit Card account and transaction data from your Myer Credit Card such as the amount and location of purchases and cash advances) to Myer Pty Ltd and its related companies (“Myer”).

Myer uses this information to establish, update and maintain your MYER one Program account and provide you services under the MYER one Program. To read the MYER one Program terms and Privacy Policy, visit myerone.com.au

WHO ELSE DO WE SHARE THIS INFORMATION WITH AND WHY?

We will also disclose your personal information to:

- other Macquarie Group companies and third parties (including our service providers) for any of the purposes listed above or as otherwise permitted by law
- any person acting on your behalf, including your financial adviser, attorney, solicitor or accountant
- regulatory authorities, if required to do so by law (tax authorities) or to meet our legal and compliance obligations wherever we do business or store data, and
- persons (eg Additional Cardholders) you authorise to use or access your credit card account.

We may exchange personal information (including, where applicable, credit information) with parties who may operate outside Australia (including the Philippines, India, Japan and the countries specified in our **Privacy Policy**).

We take reasonable steps to protect your information against misuse or loss by these parties.

HOW IS YOUR INFORMATION USED FOR MARKETING?

We may use your personal information to offer you other products or services, such as Myer branded financial and credit products. You can change your marketing preferences for the Myer Credit Card by contacting Macquarie on 13 67 17.

Myer may also use your personal information to offer you other products or services, such as Myer promotions and offers. You can change your marketing preferences for the MYER one Program by contacting Myer.

HOW WE DEAL WITH YOUR CREDIT – RELATED PRIVACY MATTERS

When you apply for a Myer Credit Card, where permitted by law we may also exchange consumer credit information with credit reporting bodies (“CRBs”), other credit providers and third parties. CRBs may include your personal information in reports they provide to other credit providers to assist those credit providers to assess your credit worthiness.

The Macquarie **Credit Information Policy** contains information on:

- our use and disclosure of credit-related personal information, including for assessing your application and managing your account
- the CRBs we use, their contact details and how to access their policies on the management of credit-related information
- what happens if you fail to meet your repayments or commit a serious credit infringement
- your right to request CRBs not to use your credit reporting information (either to determine your eligibility to receive direct marketing from credit providers or if you believe you have been a victim of fraud)
- your right to access and correct your information, and
- your right to make a complaint to us in relation to credit information matters and how we will deal with any complaints.

DO YOU NEED MORE INFORMATION ABOUT PRIVACY?

Macquarie’s Privacy Policy and Credit Information Policy

You can access Macquarie’s **Privacy Policy** and **Credit Information Policy** at macquarie.com.au. You may also request a copy from us.

The Macquarie Privacy Policy contains information on:

- how you can access and correct your information, and
- how you may complain to us about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with any complaints.

If you have privacy questions or complaints, please email privacy@macquarie.com and mark communications to the attention of our Privacy Officer or call us on **1800 806 310**.