
Coles Credit Cards

Privacy Notice

Coles Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708.

Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Privacy Notice

In this Privacy Notice, "we/us/our" means (collectively, or separately where the context requires):

- National Australia Bank Ltd ("NAB") and its related companies that assist it to provide its services;
- Coles Financial Services Limited and Coles Supermarkets Australia Pty Limited (together "Coles") and each of its related companies that assist it to provide its services.

"You/your" means all borrowers and other individuals named in an application for a Coles credit card account or to be an additional cardholder on a Coles credit card.

Coles is a participating partner in the flybuys program (Loyalty Pacific Pty Ltd trading as "Flybuys").

Please also carefully review the respective privacy policies of NAB and Coles, available on the relevant party's website and by request (see "Our Policies" section below).

Purposes for which we collect, use and disclose your Personal Information

1. Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We may collect, use and disclose your personal information (which may include your credit information):
 - to identify you, conduct checks, understand your requirements, assess this application and future applications made by you and to set up, administer and manage your credit facilities and related services;
 - to conduct reviews of your Coles credit facility;

- to manage promotions and provide benefits associated with your card and your participation in the Rewards Program covered by the Coles Mastercard Rewards Terms and Conditions such as ensuring any Flybuys Points you earn under the Rewards Program are properly credited;
- to tell you about other products or services that may be of interest to you, or to run competitions and other promotions (this can be via email, telephone, SMS, instant message, mail, or any other electronic means including via social networking forums), unless you unsubscribe or otherwise opt out;
- to manage complaints and disputes, and deal with dispute resolution bodies;
- to comply with applicable laws, regulations and binding codes both in Australia and overseas including: (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (**AML Act**); (c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information;
- to prevent, detect and investigate any actual or suspected fraudulent or other criminal activity or serious misconduct; and
- for other purposes as listed our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "our Policies").

We will use your information for the purposes we collected it for, as well as for related purposes where you would reasonably expect us to. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application, or administer the products or services that you are seeking.

2. We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties, for example, where to assist us to process your application or to locate or communicate with you.
3. Where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice.

We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.

Disclosures of your Personal Information

4. We may disclose your personal information to other related companies and their affiliates, or business partners, for the purposes for which we collect, use and disclose your personal information, and for related purposes where you would reasonably expect us

to, and they may disclose or use your personal information for those purposes. We may disclose to, and obtain personal information about you from:

- each other (being NAB and Coles);
- Flybuys;
- each of our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, printers, data processors, collection agents, researchers, administration or business management services, data warehouses, payment services providers, consultants, auditors, marketing service providers, and data and document management providers;
- reward providers including Flybuys, or other partners and their service providers;
- other credit providers;
- any signatory or guarantor, or proposed guarantor, to the facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
- regulatory and tax authorities in Australia and overseas;
- service providers that assist with detection and prevention of fraud and other illegal activity;
- credit reporting bodies and other information providers. We may disclose your sensitive information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the

purposes of reporting if you have a hardship arrangement (see "Exchange of information with credit reporting bodies" below);

- any external dispute resolution bodies;
- any insurer relating to a facility of yours;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business; and
- social media and other virtual communities and networks where people create, share or exchange information;
- any entity where disclosure to, or collection from, such an entity is required or authorised by law; and
- as further set out in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "our Policies").

Disclosures to overseas Recipients

5. Some of the recipients to whom we disclose your personal information may be based overseas.

For a list of countries where such recipients are located, refer to:

- NAB's Privacy Policy at nab.com.au/common/privacy-policy;
- Coles' Privacy Policy at coles.com.au/privacy;
- Flybuys' Privacy Policy at flybuys.com.au/about/#/privacy-policy.

Exchange of information with Credit Reporting Bodies (CRB) and other Information Services

6. Coles unsecured credit accounts are issued by NAB (AFSL and Australian Credit Licence 230686). In this section, "we" refers to NAB only.

7. If you are a primary cardholder and have made an application for consumer or commercial credit, as part of your application or if you have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. If you are an applicant for consumer credit, your consent is not required for us to disclose your information to the credit reporting bodies we deal with or for us to request consumer credit information about you from those organisations. Credit reporting bodies make a record of credit information requests, and this data may be used and disclosed for the purpose of assessing credit worthiness, including in relation to calculating credit scores and credit ratings. For example, making multiple credit applications over a short period of time could have a negative effect on your credit score.
8. You also agreed that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.
9. We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from CRBs. CRBs may include that information in reports provided to us and other credit providers to assess your credit worthiness.

You can review the relevant credit reporting policy at the following link: nab.com.au/common/privacy-policy (see Attachment 1: Credit Reporting Policy). This policy contains important information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share with them (which includes information in relation to defaults and serious credit infringements), and your rights in relation to them (including requesting a CRB not to disclose your credit reporting information if you believe you have been or are likely to be a victim of fraud, or not use your credit reporting information for pre-screening of direct marketing).

10. We have certain rights to conduct credit assessments and other reviews of your Coles credit facility on an ongoing basis. We may also exchange personal information (including credit information) with the CRBs that we deal with in connection with these reviews and in accordance with the Privacy Act. This may include the collection of your credit report or other credit eligibility information from a CRB or CRBs in certain circumstances. For example, in relation to the collection of overdue payments or in order to offer appropriate assistance where we think you may be at significant risk of default.
11. Please refer to our Credit Reporting Policy in Attachment 1 of the NAB Group Privacy Policy at nab.com.au/common/privacy-policy for more information about NAB's credit information handling practices.

Our policies (including how to access and correct information and make a complaint)

12. You can review the NAB Privacy Policy at nab.com.au/common/privacy-policy.

You can view the Coles Supermarket Privacy Policy at coles.com.au/privacy and the Flybuys Privacy Policy at experience.flybuys.com.au/policies/privacy-policy/.
13. Our policies include information on how you can access and/or seek correction of the personal information (including where relevant, credit information and credit eligibility information) we hold about you.

These policies also contain information as to how you can make a privacy-related enquiry or complaint and how we will respond. There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.
14. The NAB Privacy Policy contains the NAB Credit Reporting Policy (see Attachment 1) and the details of the CRBs to whom we disclose your personal information and how to contact them and seek copies of your credit report and their policies related to handling your personal information including your credit information.

Consent for NAB to exchange your personal information with Coles

15. You consent to NAB exchanging your personal information with Coles. This includes details such as identification and contact details, information we receive as part of your application and information relating to your Coles credit facility and your use of it.

Your marketing communications preferences

16. Unless you have previously opted out of direct marketing in connection with your account, by completing an application as a primary card holder or, by activating or continuing to use your Coles credit card as an additional cardholder, you agreed that we, our affiliate companies and our or their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages.
17. These consents shall remain in effect unless and until you utilise the unsubscribe facility in the communication or otherwise notify us that you do not want to receive such communications.
18. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Verification

19. Your telephone calls and conversations, including any electronic chat, with a customer service representative may be recorded or saved, and monitored for quality, training and verification purposes.

Online access

20. You (and any additional cardholders) will require a Coles Group account, and you can use your Coles Group account credentials to access your Coles credit facility online or via the Coles Credit Cards App.

More information and contacting us

21. If you wish to find out more information, notify us that you don't want receive communications, or raise any specific or general concerns about us and our Privacy Policies, please:
 - Log in and chat with us;
 - Telephone: 1300 306 397 (within Australia); or
 - Write to:
Coles Credit Cards Team – Privacy
GPO Box 9992
Melbourne VIC 3001

If you wish to contact Coles please refer to the Coles Privacy Policy (coles.com.au/privacy), which outlines how queries regarding privacy can be directed to Coles Customer Care via email, phone and post.

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