

## APPENDIX B: COLLECTION OF PERSONAL INFORMATION NOTICE—IBA PRODUCTS AND SERVICES

This collection notice describes how Indigenous Business Australia (IBA) collects and manages personal information for the purpose of assessing your application for IBA products or services.

### How and when do we collect your personal information?

IBA collects your personal information where it is reasonably necessary for, or directly related to, its assessment of your application.

### What types of information do we collect to assess your application?

IBA usually collects the following types of information:

- your name
- your contact details, including your address, email address and phone numbers
- your date of birth
- your marital and residential status
- your drivers licence number (or other identification number)
- your employment details
- information about your financial circumstances, including your income and expenditure and banking information
- information about your credit history, including credit limit amounts, repayment information, information about defaults, credit worthiness, credit standing, credit capacity and serious credit infringements.

We also collect some sensitive information about you that is afforded special protection under the *Privacy Act 1988*. We will only collect this sensitive information if (a) you provide your consent at the time we collect the information from you, or (b) if an exception under the Privacy Act applies which allows us to collect the information. The sensitive information we may seek from you may relate to:

- your Aboriginality or Torres Strait Islander descent
- whether you pay membership fees to a professional or trade association or union
- your criminal history, if any.

### When do we collect information from you?

IBA collects this personal information directly from you in a number of different ways, namely when you:

- complete written forms and submit them to IBA, such as when you complete a housing loan or business loan application
- talk to IBA, either over the phone or face to face to progress your application
- interact with us by email, social media, text message, or other text-based communication method to progress your application.

### When do we collect your personal information from others?

Sometimes we need to get information about you from other people to assess your application for products or services. We will only do this with your consent, where the privacy laws permit us to do so, or where it is impracticable for us to obtain that information direct from you.

We usually collect information about you from the following parties:

- credit providers such as banks, credit unions or financiers
- someone who is, or who is considering being, a guarantor for any product or service we may provide to you OR someone who has, or who is considering, providing security for any product or service we provide to you
- credit reporting bodies or debt collection agencies
- anyone necessary in order to confirm information about your employment, income and financial history
- professional advisers, joint borrowers, payments systems operators and cards scheme operators
- law enforcement agencies for criminal history checks or other agencies (or organisations) to aid in IBA's compliance with anti-money laundering and counter-terrorism financing laws or with disclosure requirements under any law binding on IBA
- government agencies and organisations, and other organisations (such as an Indigenous corporation) to confirm your Aboriginality or Torres Strait Islander descent.

### Why do we collect your personal information?

We use your personal information so that we can assess your application or your eligibility for products and services offered by IBA.

Information we collect about you may be used for related purposes. For example, we may use your information to enable us to:

- contact you
- obtain information about you from other entities, including credit reporting agencies, to help us assess your application
- assess your borrowing capacity
- provide information about you to credit reporting bodies
- confirm your Aboriginality or Torres Strait Islander descent
- collect any overdue repayments you owe to us
- provide you with training to help you improve your financial affairs
- improve IBA's products and services.

### Do we use your personal information for marketing purposes?

In some circumstances we may use your personal information (email address, phone number or mailing address) to promote other products or services that are related to the product or service that you have with IBA. At all times, however, we will provide you with the ability to opt-out of receiving that marketing material from IBA.

## What happens if we do not collect your personal information?

In order for IBA to provide or to consider providing you products or services, IBA is required to and will collect and hold information about you, including personal information. If we don't collect your personal information, it will not be possible for us to process your application.

You have the option of remaining anonymous or adopting a pseudonym when dealing with us; for example, if you wish to make a complaint about our products or services. However, this may limit our ability to respond to your complaint or assist you.

## To whom do we disclose your personal information?

In performing our functions, we may lawfully disclose your personal information to people outside IBA, such as the following:

- credit reporting bodies
- guarantors, or potential guarantors, for your IBA product or service
- debt collection agencies
- our service providers (and their contractors)
- joint borrowers
- professional advisers
- payment service or card scheme operators
- law enforcement agencies or other similar agencies (or organisations)
- other credit providers, such as banks, credit unions and financiers.

Under no circumstances will IBA sell or receive payment for licensing or disclosing your personal or sensitive information to third parties.

## Important information about credit reporting bodies

If you fail to meet your obligations in relation to consumer credit, or you commit a 'serious credit infringement' (as defined in section 6 of the Privacy Act), we may be able to disclose this information to a credit reporting body.

Some credit reporting bodies use information about you to help credit providers market to you. You have the right to ask the credit reporting bodies not to use your information in this way.

If you reasonably believe you have been or are likely to be a victim of fraud, you are entitled to ask a credit reporting body not to use or disclose the credit reporting information they hold about you.

Contact details for the credit reporting agencies to whom we might disclose your information are listed at the end of this notice.

## Will we send your personal information overseas?

We do not send your personal information overseas as part of our usual practices. However, in particular circumstances the Privacy Act may require that we disclose your personal information to an overseas entity.

## How do you find out more about our privacy practices?

Our Privacy Policy describes how we protect and manage personal information, including sensitive information, consistent with our obligations under the Privacy Act. More particularly, it explains:

- how and why we may collect your personal information
- how it is used
- when and how we might share it with others
- how you can access and seek to correct your personal information
- how to make a complaint about our privacy practices and how your complaint will be handled.

Our Privacy Policy is available at [iba.gov.au](http://iba.gov.au).

## How do you find out more about how we deal with your credit-related information?

Our Credit Information Policy describes how we protect and manage your credit-related information, consistent with our obligations under the credit reporting provisions of the Privacy Act. More particularly, it explains:

- how you can access and seek to correct the credit eligibility information we hold about you
- how you can make a complaint about our handling of your credit-related information and how your complaint will be handled
- that we do not disclose your credit-related information to entities that are not connected to Australia.

Our Credit Information Policy is available at [iba.gov.au](http://iba.gov.au).

## To find out more

To find out more about how we manage personal and credit-related information, please email or phone us:

Email: [privacy@iba.gov.au](mailto:privacy@iba.gov.au) Tel: 1800 107 107

From time to time, we will review and revise this Collection of Personal Information Notice. We reserve the right to amend this notice at any time.

## Credit reporting bodies

IBA might disclose your personal information to the following credit reporting body:

Equifax  
PO Box 964, North Sydney NSW 2059  
Tel: 1300 762 207 [equifax.com.au](http://equifax.com.au)