NAB
Privacy Policy

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Respecting your privacy

We respect your personal information, and this Privacy Policy explains how we handle it. We take appropriate measures to ensure NAB can engage securely with and for our customers. The policy covers National Australia Bank Ltd ABN 12 004 044 937 and all its related companies, including their subsidiaries (the '**NAB Group**'), which includes all of our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations. As some of our related companies provide specific products and services or may have specific legal requirements, they may have separate, but consistent policies. Please view these policies if they are more relevant to your relationship with the NAB Group.

If you are a customer (or customer representative) of our business activities in the UK or the EU, our other privacy documents may be relevant to you. For more information read our European Union General Data Protection Regulation Privacy Statement or General Data Protection Regulation Privacy Statement - UK.

This Policy also includes our **NAB Group credit reporting policy** (see Attachment 1), that covers additional information on how we manage your personal information collected and handled in connection with a credit application, or a credit facility. We refer to this credit-related information below as credit information.

What personal information do we collect and hold?

The types of information that we collect and hold about you could include:

- Identification information such as your name, postal or email address, telephone numbers, and date of birth;
- other contact details such as social media handles;
- your identification documents/document numbers or government identifiers such as your passport or driver licence number, Medicare or citizenship, and your tax file number and tax residency status;
- financial details including your occupation, income, expenses, savings, assets and liabilities – see Attachment 1;

- information about assets connected with credit we provide, including valuation, size, layout and energy efficiency;
- health and biometric information (e.g. facial image, voice patterns) with your consent, or as otherwise required or permitted by law;
- information about how you interact with us when you use internet or mobile banking (such as information about how you use your devices);
- device information, such as which browser you use, your operating system language and how you use your device;
- other specific device information including your installed applications which is used solely for security purposes including fraud detection and prevention;
- your location or activity including IP address and geolocation data based on the GPS of your mobile device (when accessing our services), and whether you've accessed third party sites;
- credit information such as details relating to credit and payment history, credit capacity, and eligibility for credit ('credit worthiness') – see Attachment 1; and
- other information that we consider necessary for the provision and promotion of our products and services and the operation of our businesses.

Over the course of our relationship with you, we may collect and hold additional personal information about you, including transactional information, account or policy information and about our interactions with you, including complaints and product or service enquiries.

If you have a general enquiry, you can choose to do interact with us anonymously or using a pseudonym. We might not always be able to interact with you this way however as we are often governed by strict financial regulations that require us to know who we're interacting with.

If you apply for employment with us, our collection and processing of your personal information is governed by separate privacy terms that you can find hyperlinked on our recruitment page.

What sensitive information do we collect?

Sometimes we need to collect sensitive information1 about you. This could include information about your health or reasons relating to hardship. We will only collect sensitive information with your consent (unless the collection of such information without obtaining your consent is required by law).

1 Sensitive information is information about a person's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices, criminal record, health information, genetic or biometric information.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including financial, company and taxation law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

What do we collect via your online activity?

When you use NAB Group websites or mobile applications, we may collect information about your location or activity including IP address, telephone number and whether you've accessed a third-party website. If you use internet banking or our websites, we monitor your use of those online interactions. This is done to ensure we can verify you and you can receive information from us, to identify ways we can improve our services for you and to understand you better. Some of this website or application information is collected using cookies. For more information on how we use cookies and tracking tags see our Cookies Policy www.nab.com.au/cookies.

If you commence completing but don't submit an online form or survey, we may contact you via contact details we hold about you to offer assistance.

We also know that some customers like to engage with us through social media channels. We may collect information about you when you interact with us through these channels. For all confidential matters, please interact with us via private messaging if you wish to use social media or by another private channel.

Much of data collection referenced is this section is done through the use of cookies. This information is used to improve our services and enhance online user experience (e.g. website statistics), and does not identify individual customers but does identify the specific internet browser used. Where we do identify you (such as if you log into internet banking or another online services), we will treat any of the above data that is linked to you in accordance with this policy and all applicable privacy law.

How do we collect your personal information?

How we collect and hold your information

NAB Group members collect personal information in a number of ways. For example, we might collect your information when you submit a form, give us a call, use our websites or drop into one of our branches. In addition, when you use our website or mobile applications, we may collect information about your IP address, location or activity. We find using electronic communication, such as email or SMS, a convenient way to communicate with you and to help verify your details, including with respect to electronic identity verification. However, we'll never ask you for your password or other security details via email or other electronic communication – if you are ever unsure, just contact us using the contact details set out on our website. We generally collect personal information directly from you unless it's unreasonable or impracticable. For this reason, it's important that you keep your contact details up-to-date.

For more about how we collect and handle credit information, see Attachment 1 (Credit Reporting Policy).

How we collect your information from other sources

We may also collect information about you from other sources. For example, we may collect publicly available information about you including from public registers and social media or from third parties. For instance, we do this where:

- we distribute or arrange products on behalf of others, including our business partners;

- we are the issuer of credit or other financial products or services promoted by a white-label business partner;
- we have been unable to contact you and are attempting to confirm or update your contact details;
- we need information from third parties, such as a Credit Reporting Body, about an application you make through us;
- we require additional information for customer authentication or identity verification purposes;
- required in connection with the detection, prevention or investigation of potential fraudulent or other criminal activity or serious misconduct;
- we are checking the security or guarantee that you are offering;
- we can gain insights about your financial needs, such as through property information;
- you have consented to third parties exchanging information with us, including organisations we have loyalty programs or partnership arrangements with;
- you request that we exchange information with your legal or financial advisers or other representatives.

We may combine information that we hold about you with information appropriately collected from external sources such as those described above.

We do this to gain insights about you and your preferences and interests so that we can serve you better and allows us to personalise your experience, enhance the products and services you receive, and to tell you about products and services that we consider may be of interest to you.

What if you don't want to provide us with your personal information?

If you don't provide your personal information to us, we may not be able to:

- provide you with a requested product or service;
- manage or administer your product or service;
- personalise your experience with us;
- verify your identity including to detect fraudulent or unauthorised attempts by third parties to access or operate your accounts; or

- let you know about other products or services that might better meet your financial, e-commerce and lifestyle needs.

What do we do when we get information we didn't ask for?

Where we receive unsolicited information, we will check whether that information is relevant to our functions or activities and whether we are permitted (or required) to retain it. If so, we'll handle this information the same way we do with other information we collect about you. If not, we take reasonable steps to destroy, de-identify, or otherwise make it inaccessible.

When will we notify you that we have received your information?

Where we collect your personal information, we will take reasonable steps to notify you of the circumstances and purposes of that collection. We also recommend our customers regularly visit our website to review updates to this policy.

How do we take care of your personal information?

The security of your personal information is important to us and we take reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure, including by:

- implementing robust confidentiality and data security requirements and periodic mandatory privacy training for our employees;
- maintaining appropriate document storage and data security policies;
- embedding other security policies, processes and measures to control access to our systems and premises;
- taking reasonable steps to ensure access to personal information is only provided to authorised persons;
- ensuring third parties we appoint as our contractors or agents, including those located overseas, meet the NAB Group's privacy policies and obligations;
- using up-to-date electronic security systems, such as firewalls and data encryption on our websites.

We may store personal information physically or electronically with third party data storage providers. Where we do this, we use contractual arrangements and other measures to ensure those providers protect that information from unauthorised access, use or disclosure.

What happens when we no longer need your information?

We take steps to ensure that we keep your information for as long as we require it for one or more purposes described in this policy. We're required by law to retain some information for certain periods of time, such as under the Corporations Act and the Anti-Money Laundering & Counter-Terrorism Financing Act. When we no longer require your information, we take reasonable steps to ensure that your information is destroyed, de-identified, or rendered inaccessible.

How we use your personal information

What are the main reasons we collect, hold and use your information?

Because we offer a range of services and products, collecting personal information allows us to provide and administer our products and services and to otherwise operate our business. This means we may use your information to:

- provide you with information about our products and services, including the availability of financial help, guidance and advice;
- consider an application you make for a product or service, including to assess your eligibility;
- process applications and provide our products and services;
- respond to your enquiries, requests and complaints, vary products and services, conduct market research, take any required legal action and manage our product portfolios;
- identify you or verify your authority to act on behalf of a customer;

- gain insights about you so that we can serve you better, understand your preferences and interests, personalise your experience and to enhance products and services you are offered and receive;
- 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;
- identify opportunities to improve our products and services and to improve our service to you;
- determine whether a beneficiary will be paid a benefit;
- assist in arrangements with other organisations (such as loyalty program partners) in relation to a product or service we make available to you;
- allow us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis; and systems development and testing);
- prevent, detect and investigate any actual or potential fraudulent or criminal activity or other serious misconduct;
- comply with our obligations under applicable laws, regulations and codes; and
- achieve any purpose for which you have requested or given your consent for.
- For more detailed information about how we use *credit information*, see Attachment 1 (Credit Reporting Policy).

Artificial intelligence

NAB is continually exploring and adopting new technologies to enhance the way we support and deliver services to our customers. One of the ways we do this is by using artificial intelligence for a range of purposes, including:

- customer servicing and support utilising AI (for example chatbots);
- internal knowledge management and staff development utilising call and chat monitoring (for

example producing call transcripts and summaries, rating calls (sentiment analysis) and other call analytics);

- process optimisation and automation aimed at improving customer outcomes (for example fraud detection);
- personalisation and predictive analytics that allow customising banking services for your individual needs; and
- training AI models.

Can we use your information for marketing our products and services?

We may use or disclose your personal information to let you know about products and services that we believe may be of interest to you, including products and services from our related companies, business partners and those for whom we distribute products or services. We will not do this if you unsubscribe or otherwise advise us not to.

Such marketing activities may be via post, email, telephone, social media, SMS, instant message or other electronic means, including targeted advertising on or through the NAB Group or third-party websites. We may also use trusted service providers to market our products and services to you.

We may also market our products and services to you via third party channels (such as social media and other third party applications). We may use de-identified data to help place marketing communications in the media that is most relevant to the specific user.

Where we market to prospective customers, we are happy to advise them how we obtained their information and will provide easy to follow opt-outs.

With your consent, we may disclose your personal information to third parties such as brokers, agents or financial advisors, or for the purpose of connecting you with other businesses or customers. You can opt out at any time.

Yes, You Can Opt-Out

You can let us know at any time if you no longer wish to receive direct marketing offers by following the simple unsubscribe instructions in these communications or by contacting us directly (see 'Contact Us' below). We will process your request as soon as is practicable and in accordance with our legal obligations.

Where you have subscribed to something specific (like a particular e-newsletter or certain card-related offers) then these subscriptions will be managed separately. If you no longer wish to receive these specific communications click the unsubscribe link included in the footer of the email.

We know that you may prefer to receive some types of messages over others, so where possible we will offer you a choice so you can opt out of certain types of marketing but not others.

You can update your preferences at any time.

Who do we share your personal information with?

To make sure we can meet your specific needs, to otherwise operate our business and for the purposes described in 'How we use your personal information', we exchange your personal information with others.

Sharing with the NAB Group

We may exchange your personal information with other NAB Group members. This could depend on the product or service you have applied for and the NAB Group member you are dealing with but will not differ from those purposes outlined above. Where appropriate, we integrate information about you that we hold across the NAB Group to provide us with a complete understanding of your product holdings and your needs.

Sharing with third parties

We may disclose your personal information to third parties outside of the Group, including:

- those involved in providing, managing or administering your product or service;
- authorised representatives of the NAB Group who sell products or services on our behalf;

- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- insurance, investment, superannuation and managed funds organisations, and their advisers and service provider;
- medical professionals, medical facilities or health authorities who verify any health information you may provide in connection with certain products or services;
- real estate agents, vendors, valuers and insurers (including lenders' mortgage insurers and title insurers), as well as re-insurers, claim assessors and investigators;
- brokers or referrers who refer your application or business to us;
- other financial institutions, such as banks, as well as guarantors and prospective guarantors of your facility;
- organisations involved in debt collecting, including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations) and organisations established to detect, identify, investigate and/or prevent potential or actual fraudulent or other criminal activity or serious misconduct;
- service providers that assist with fraud detection and prevention;
- organisations involved in surveying or registering a security property or which otherwise have an interest in such property;
- organisations we sponsor and loyalty program partners, including organisations the NAB Group has an arrangement with to jointly offer products or has an alliance with to share information for marketing purposes;
- companies we arrange or distribute products for, such as insurance products;
- companies that we partner with in connection with arranging or distributing financial or credit products;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;

- any party involved in securitising your facility, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- service providers that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- organisations that assist with our product planning, analytics, research and development;
- mailing houses and telemarketing agencies and organisations who assist us to communicate with you, including media and social media companies;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- government or regulatory bodies (including the Australian Securities and Investment Commission and the Australian Tax Office) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities);
- where you've given your consent or at your request, including to your representatives, advisors, translators or (if you are experiencing vulnerability) other nominated assistance parties; and
- to State or Territory Government bodies, where the disclosure is required by law or reasonably necessary to protect public health and safety or the health and safety of any individual.

Sharing outside of Australia

We operate and administer our business in Australia and overseas. We may share some of your information (including credit information) with our subsidiaries and other organisations outside Australia.

You can view a list of the countries in which those overseas organisations are located at www.nab.com.au/privacy/ overseas-countries-list/

We may store your information in cloud or other types of networked or electronic systems. If your information is stored in this way, disclosures may occur in countries other than those listed.

Please be aware that overseas organisations may be required to disclose information we share with them under a foreign law.

How do you seek access to your personal information?

You can request access to personal information that we hold about you by filling out the Personal Information Access form (see www.nab.com.au/privacy/access-form/). In some cases, we may be able to deal with your request over the phone or in a branch. See 'Contact Us' if you would like a copy of the form to be sent out to you.

We will generally provide access to your information in the form you want it where it's reasonable and practical. If meeting your request requires a significant amount of resources, we may charge a small fee to cover our costs, but we'll always check with you first. You can find the schedule of fees explained on the Access form.

Please understand that the privacy law permits an organisation to deny a request for personal information in certain circumstances such as where giving access to the requesting individual would unfairly impact the privacy of others. If we validly deny your access request, we will tell you why in writing.

For more information about accessing credit information, see Attachment 1 (Credit Reporting Policy).

How do you seek correction of your personal information?

Please contact us if your contact details change or if you think we hold incorrect information we hold about you. Where we agree that the information needs to be corrected, we will update it. If we do not agree, you can request that we make a record of your correction request with the relevant information.

You can also ask us to notify any third parties that we provided incorrect information to about the correction. We'll try and help where we can - if we can't, then we'll let you know in writing.

For information about correcting your credit information, see Attachment 1 (Credit Reporting Policy).

How do you make a complaint?

If you have a concern or complaint about how we have handled your personal information, please contact us. We are committed to resolving any complaints reasonably and to ensuring that we are doing the right thing by our customers. Most complaints are resolved quickly, and you should hear from us within five business days of lodging a privacy-related complaint (see 'Contact Us').

If you feel your issue hasn't been resolved to your satisfaction, then you can escalate your privacy concern (see 'Contact details for escalating complaints'). If your complaint relates to credit information, see also Attachment 1 (Credit Reporting Policy).

Contact details for escalating complaints

Need more help?

Australian Financial Complaints Authority (AFCA)

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

Office of the Australian Information Commissioner

Online: www.oaic.gov.au/privacy

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Contact us

We care about what you think. Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback.

You can contact us by:

- submitting an online Compliments, Suggestions or Complaints form via www.nab.com.au
- calling our contact centre on 13 22 65 (Hearing impaired customers can call TTY **13 36 77**)
- speaking to us in person at a branch
- If you have contacted us by phone or in person and feel your issue still hasn't been resolved, the next step is to contact our Customer Resolutions team.
- **Call our dedicated Customer Resolutions Team:** 8:00am - 7:00pm (AEST/AEDT) Monday to Friday on **1800 152 015**.
- **Go online:** Complete our online feedback form, send us a secure message through your NAB Internet Banking, or email us at feedback@nab.com.au.
- **Write to us:** National Australia Bank Head of Customer Resolutions Reply Paid 2870, Melbourne, Victoria, 8060

Changes To This Privacy Policy

This Policy may change from time to time. Please visit our website regularly as we will let you know of any changes to this Policy by posting a notification on our website. In addition, over the course of our relationship with you, we may tell you more about how we handle your information. This could be when you complete an application or form, or receive important disclosure documents from us, such as terms and conditions or a Product Disclosure Statement.

We recommend that you review these statements too as they may have more specific detail for your particular product holdings.

Last reviewed and updated March 2026.

Attachment 1: Credit Reporting Policy

About these credit reporting provisions

This attachment contains additional information about how we manage personal information collected in connection with a credit application, or a credit facility.

We refer to this credit-related information below as credit information. Your credit information is also personal information and this attachment should be read in conjunction with our full Privacy Policy above.

What types of credit information do we collect and hold?

When we're checking your credit worthiness and at other times, we are permitted to collect the following information about you from the Credit Reporting Bodies that we deal with. If you are applying for consumer credit, your consent is not required for us to request credit information about you from one or more credit reporting bodies to help assess your credit worthiness. Please be aware that credit reporting bodies keep a record of credit provider requests for consumer credit information for up to 5 years and such requests can have an impact on your credit score.

ID information: a record of your name(s) (including an alias or previous name), date of birth, gender, current or last known address and previous two addresses, name of current or last known employer and drivers licence number (or other government-issued identification).

Credit Information request or enquiry: a record of a lender asking a credit reporting body for information in relation to a credit application, including the type and amount of credit applied for.

Default information: a record of unpaid consumer credit payments.

Serious credit infringement: a record of when a lender reasonably believes that there has been a fraud relating to your consumer credit or that you have avoided paying your consumer credit payments and the credit provider can't find you.

Personal insolvency information: a record relating to your bankruptcy or your entry into a debt agreement or personal insolvency agreement.

Court proceedings information: an Australian court judgment relating to your credit.

Publicly available information: a record relating to your activities in Australia and your credit worthiness.

Consumer credit liability information: certain details relating to your current and past consumer credit, such as the name and credit licence details of the credit provider, the type of consumer credit provided, the day on which the consumer credit was entered into (and closed), the maximum amount of credit available and certain repayment obligation information.

Repayment history information: a record of whether you made applicable consumer credit payments and whether such payments were paid on time.

Financial Hardship Information: information about whether you were provided with a hardship arrangement and, if so, whether you met the requirements of such an arrangement (if any).

Payment information: If a lender gave a credit reporting body default information about you and the overdue amount is paid, a statement that the payment has been made.

New arrangement information: If a lender gave a credit reporting body default information about you and your consumer credit contract is varied or replaced, a statement about this.

Information that we get from a credit reporting body or information we derive from such information is known as *credit eligibility information*.

We base some things on the information we get from credit reporting bodies, such as:

- our summaries of what the credit reporting bodies tell us; and
- credit scores: a credit score is a calculation that lets us know how likely a credit applicant will repay credit we may make available to them.

How we collect and hold your credit information

We will collect your credit information from details included in your application for credit (whether paper based, phone or electronic). The other main sources for collecting and assessing credit information are:

- credit reporting bodies and other credit providers;
- your co-loan applicants or co-borrowers, as well as your guarantors/proposed guarantors;
- your employer, accountant, real estate agent or other referees;
- your agents and other representatives like your referrers, brokers, solicitors, conveyancers and settlement agents;
- organisations that help us to process credit applications such as mortgage managers;
- organisations that check the security you are offering such as valuers;
- organisations involved in the securitisation of our loans such as loan servicers, trust managers, trustees and security trustees;
- organisations providing lenders mortgage insurance and title insurance to us or our related lenders;
- bodies that issue identification documents to help us check your identity; and
- our service providers involved in helping us to assess credit applications, provide credit or to administer credit products, including our debt collectors and our legal advisers.

How we use your credit information

In addition to the ways for using personal information mentioned in our Privacy Policy above, we may also use your credit information to:

- assess your credit worthiness;
- enable a mortgage insurer or title insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;

- consider hardship requests; and
- assess whether to securitise loans and to arrange the securitising of loans.

Sharing your credit information

We may exchange information about you with a credit reporting body if you are applying for credit; or you have obtained credit from us; or you guarantee or are considering guaranteeing the obligations of another person to us; or you are a director of a company that is loan applicant or borrower or guarantor. This may include information about the date you opened (and closed) a credit account, the account type, the credit limit, your repayment history, any temporary or permanent hardship arrangements that were agreed and details relating to any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments on time or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

We will not share any of your credit information with a credit reporting body unless it has a business operation in Australia. We are also not likely to share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with organisations unless they have business operations in Australia. However, in the event NAB seeks assistance from a related company to manage defaulting loans, we may need to disclose credit eligibility information to the Bank of New Zealand, located in New Zealand. We may share other credit information about you with organisations outside Australia, including our service providers. A list of countries in which those overseas organisations are located is set out at www.nab.com.au/privacy/overseas-countries-list/.

How to access your credit eligibility information

Where you request access to credit information about you that we obtained from a credit reporting body (or data that we have derived from such information), we will:

- provide you with access to the information generally within 30 days (unless unusual circumstances apply); and
- ask you to check with credit reporting bodies what information they hold about you.

This is to ensure it is accurate and up-to-date.

If we are unable to give you access, we will tell you why in writing. If concerns you have about your credit eligibility information are not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) or with the Office of the Australian Information Commissioner. Contact details are provided below.

Correcting your credit information

If you believe that credit information about you is incorrect, you can apply to have it corrected. Whether we made the mistake or someone else made it, we will help you seek to correct the information within 30 days. If we can't make a correction in that timeframe, we will explain why and let you know when the correction will be made. We also might need to talk to others in order to process your request. The most efficient way for you to make a correction request is to contact the organisation which made the mistake.

When you a correction request in relation to information held and disclosed by the NAB Group, we will assess your request and advise whether we agree that a correction should be made. Whether we're able to correct the information or not, we'll let you know within five business days of our decision. If we do not agree to the correction, we will provide reasons. If we agree to a correction, we'll also let the relevant third parties (such as credit reporting bodies) know as well as any other third parties that you tell us about. If there are any instances where we can't do this, then we'll let you know in writing. If your concerns are not resolved to your satisfaction, you can lodge a

complaint with the Australian Financial Complaints Authority (AFCA) or with the Office of the Australian Information Commissioner. Contact details are given below.

What about complaints relating to credit information?

We will let you know how we will deal with your complaint within seven days.

If we can't fix things within 30 days, we'll let you know why and how long we think it will take. We may also ask you for an extension of time to fix the matter. If you have any unresolved concerns, you may complain to AFCA or the Office of the Australian Information Commissioner.

If your complaint relates to how we handled your access and correction requests, you may take your complaint directly to AFCA or the Office of the Australian Information Commissioner. You are not required to let us try to fix it first.

Financial Hardship

If you are worried about or having trouble making repayments on a NAB or MyCard credit account, please visit the NAB Financial Assistance and Hardship support hub on the NAB website for information about how we can help. If you have a credit product that NAB issues with a partnering organisation (such as Coles, Qantas Money, Virgin Money, Kogan), information about financial hardship support can be found in the relevant credit product App or on the related website.

Contact details for Credit Reporting Bodies

As outlined above, when we're checking your credit worthiness and at other times, we might exchange information about you with one or more credit reporting bodies. The contact details of the credit reporting bodies that we use are set out below. Each credit reporting body has a credit reporting policy about how they handle your information. You can obtain copies of these policies at their websites.

Experian

www.experian.com.au

Experian's credit reporting policy is set out at www.experian.com.au/privacy-policy

Phone: 13 23 33

Mail: Experian Public Access Centre
PO BOX 7405 St Kilda Road
Melbourne VIC 3004

Equifax

www.equifax.com.au

Equifax credit reporting policy is set out at www.equifax.com.au/privacy

Phone: 13 83 32

Contact credit reporting bodies if you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you. If you do this, the credit reporting body mustn't use or disclose the information during an initial 21-day period without your consent (unless the use or disclosure is required by law). This is known as a ban period.

If, after the initial 21-day ban period, the credit reporting body believes on reasonable grounds that you continue to be or are likely to be the victim of fraud, the credit reporting body must extend the ban period as they think

reasonable in the circumstances. The credit reporting body must give you a written notice of the extension. Credit reporting bodies must also offer a free ban notification service to alert individuals during a fraud-related ban period if their credit information is accessed

Contact credit reporting bodies if you don't want your information used by them for direct marketing/ pre-screening purposes

Credit reporting bodies can use the personal information about you that they collect for a pre-screening assessment at the request of a credit provider unless you ask them not to. A pre-screening assessment is an assessment of individuals to see if they satisfy particular eligibility requirements of a credit provider to receive direct marketing. You have the right to contact a credit reporting body to say that you don't want your information used in pre-screening assessments. If you do this, the credit reporting body must not use your information for that purpose.

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For more information call

13 22 65

and select the option to speak to a Customer Service Representative or visit us at **nab.com.au**

For more information about privacy in general, you can visit the Office of the Australian Information Commissioner's website **oaic.gov.au**

Hearing impaired customers with telephone typewriters can contact us on **13 36 77**

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