

Privacy Consents and Notifications

If you proceed with this application, this section sets out important privacy consents that you give us by completing the application. It also sets out important information about our collection, use, disclosure and management of your personal information.

In this section, 'we/us' means Citigroup Pty Limited ("Citibank") and 'you/your' means all customers named in this application and other individuals (such as guarantors, directors or shareholders) connected with those customers.

Purposes for which we and Virgin Money collect, use and disclose your personal information

We and Virgin Money collect, use and disclose your personal information:

- to assess this application and future applications;
- to verify your identity;
- to respond to your inquiries about your applications, accounts or services;
- to provide and manage your products, accounts and services and to manage your relationship and arrangements with us;
- so we can comply with applicable laws both in Australia and overseas (for more details about relevant Australian laws please see our Privacy Policy);
- to allow us, Virgin Money, Virgin Group Companies, affiliates and selected companies to identify products and services which may be of interest and to offer those products and services to you;
- for other purposes as listed in our and Virgin Money's Privacy Policy.

If you do not provide us or Virgin Money with the information we ask for or the information provided is incorrect or incomplete, we and Virgin Money may not be able to assess your application or provide or manage the products or services that you are seeking.

We and Virgin Money usually collect your personal information directly from you. However, sometimes we and Virgin Money may need to collect personal information about you from third parties for the purposes described above. The circumstances in which we and Virgin Money may need to do this include, for example, where we and Virgin Money need information from a third party to assist us to process your application (such as to verify information you have provided or to assess your circumstances) or to assist us and Virgin Money to locate or communicate with you.

Disclosures of your personal information

We and Virgin Money may disclose to, and obtain from, the following organisations personal information about you to for the purposes described above (as well as otherwise permitted by the Privacy Act):

- our and Virgin Money's related companies in Australia and overseas;
- our and Virgin Money's affiliates and sales agents;
- any signatory to the product for which you are applying;
- any broker, financial, legal or other adviser acting in connection with your product or application;
- regulatory and tax authorities in Australia and overseas
- if you have applied for a product with rewards or similar benefits, entities and organisations involved in any of our or Virgin Money's rewards programs;
- any insurer relating to your product;
- organisations wishing to acquire an interest in any part of our or Virgin Money's business for assessing or implementing any such acquisition;
- organisations that carry out functions for us or Virgin Money or on our or Virgin Money's behalf including mailing houses, data processors, researchers and collection agents; and
- other organisations as further set out in our and Virgin Money's Privacy Policy.



Disclosures to overseas recipients

Some of the recipients to whom we and Virgin Money disclose your personal information may be based overseas. (For example, a disclosure to an overseas recipient may be necessary for operational reasons – such as because you have requested an international payment to be made or another product or service that involves an international element – or to comply with foreign legal or regulatory requirements. We may also use service providers based overseas).

It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, the Philippines and Singapore.

You acknowledge that by consenting to us disclosing your personal information to overseas recipients, Australian Privacy Principle 8.1 will not apply to the disclosure and as a result we and Virgin Money may not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. You may also not be able to seek redress for any breach of your privacy rights under the Privacy Act. You also acknowledge that those recipients may not be subject to obligations similar to the Australian Privacy Principles.

By using our and Virgin Money's products and services you consent to disclosures to overseas recipients.

Our and Virgin Money's Privacy Policy (including how to access and correct information and make a complaint)

You can view our Privacy Policy at citibank.com.au or obtain a copy by calling us on 13 24 84, or access Virgin Money's Privacy Policy at virginmoney.com.au or obtain a copy by calling 13 37 39. These policies include information as to how you can access and/or seek correction of the personal information we or Virgin Money hold about you. A charge may apply for providing you with access to your personal information. Our, and Virgin Money's Privacy Policy also contains information as to how you can complain about a breach by us or Virgin Money of the Privacy Act and how we will deal with such a complaint.

Your marketing communications preferences

We, Virgin Money, Virgin Group Companies, affiliate companies and their partners may use your personal information (including your telephone number, regardless of whether it is listed on the Do Not Call Register, and your email or other electronic addresses) to keep you informed about other products, services and offers which may be of interest to you. They may do this by phone, mail, email, SMS or other electronic messages (without an unsubscribe facility). We, Virgin Money and Virgin branded companies operate in several different lines of business including banking, credit cards, consumer finance, securities and insurance. These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. 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.

From time to time we and Virgin Money may also let you know about other products and services from us, Virgin Money, Virgin Group Companies and partners that you might be interested in. We and Virgin Money might also want to let you know about products and services from other companies. If you apply for any Virgin Money products and your application is declined, we and Virgin Money may keep your details on file to let you know about future products.



What if I don't want to receive advertising materials?

That's fine. Just let us know by contacting:

Citigroup Pty Limited

Citi Privacy Officer,

PO Box 204

Sydney NSW 2001

Telephone: 13 24 84

Virgin Money

Level 4

7 Macquarie Place

Sydney NSW 2000

Telephone: 13 37 39

Email: privacy@virginmoney.com.au

Call recording

Your telephone calls and conversations with one of our representatives may be recorded and monitored for quality, training and verification purposes.

