



Privacy Notification and Consent

March 2024

Privacy

Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL 244616, the issuer of the products (“we”, “our” or “us”) collects, uses and discloses your personal information, to consider and assess this application for a transaction and/or savings account and for other related purposes. If you apply for a credit card, then a reference to “we”, “our” or “us” includes a reference to Citigroup Pty Limited.

Our Privacy Policy, found at www.virginmoney.com.au, sets out how we collect and use your information, how you can access and correct information we hold about you (including credit reports and other credit information), how you can lodge a complaint and how your complaint will be handled. You can view Citigroup’s Privacy Policy at www.citibank.com.au/privacy.

Why we collect your information

We collect your information to:

- assess your application for our products and services
- carry out eligibility, device risk profiling and other checks for onboarding
- create profiles using installed application information for the purpose of improving customer experience and security measures
- manage your account
- send you statements and other information
- let you know about features or offers of any rewards programs that may be part of your product
- respond to your questions
- solve your problems
- know what type of services are likely to be useful to you
- verify your identity and manage our relationship with you
- minimise risks and identify or investigate fraud, possible money laundering or terrorism financing activities or other illegal activities

- to comply with laws and assist government or law enforcement agencies
- develop a better understanding of your needs using information we have about you or our other customers (transaction information), we may combine data from other sources such as third party websites or the Australian Bureau of Statistics.

We may collect your Tax File Number (TFN) in order to calculate our tax withholding obligations. You are not required to provide your TFN, but if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We may also create behavioural information derived from the information sourced from you and our vendors. We may also collect your installed application information to help prevent financial crime.

If you choose not to provide us with the information we request, including data collected during the onboarding process, we may not be able to provide you with the requested products and services.

How we collect and share your information

Your information is collected directly from you wherever possible, encompassing personal and financial details, installed application information, biometric information like a selfie photo of you, or how you use and interact with our app (such as how you type, click, scroll and swipe). We may collect this information to generate a 'behavioural profile' that relates specifically to you, which we can use to identify unusual behaviour. We may also need to collect information and/or combine information from other sources and share this information with other entities to deliver our products or services to you which may include marketing our own products and can include credit providers, our corporate partners, service providers administering online verification of your identity and credit reporting bodies (CRBs), regulatory bodies and government agencies, courts and external dispute resolution schemes, our agents, contractors and professional advisers who assist us in providing our

services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and analysts, system developers or testers, accountants, auditors and lawyers. While we share your information with them, these partners are not able to disclose it to others or use it for purposes other than the delivery of Virgin Money products and services unless you have provided consent. We do not sell your personal information to other entities for marketing purposes or allow other entities to do this.

We may also use the information collected to verify your identity electronically using government sources and/or credit reporting agencies in line with our Electronic ID Verification Procedures. Note that if you do not wish to be identified electronically you can call us on 13 81 51 to discuss alternate options for identification. This may include situations where you do not wish that we use your credit information file for the purpose of verifying your identity.

Sometimes we may need to check your information with our various databases and external service providers and other third parties who may be located outside Australia in countries including New Zealand, Philippines, Thailand, China, India, the United States of America, Singapore, United Kingdom, Spain, Israel, and the Netherlands.

We may provide you with direct marketing, if you do not wish to receive direct marketing from us please update your marketing preferences in the Virgin Money App.

You acknowledge that:

- You agree to the collection, use and sharing of your information as outlined here and in the Privacy Policy.
- If you apply for a credit card, then in respect of that credit card application you acknowledge that by consenting to Citigroup disclosing your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles.
- All the information you have provided to us is complete and correct and that we may rely on this information for the purpose of assessing this application.
- Where there are changes to your personal details, you agree to notify us as soon as possible.



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