

In this section 'we/us' means Citigroup Pty Limited ("Citibank") and Virgin Money (Australia) Pty Limited ("Virgin Money") and each of our related companies that assist us to provide our services and 'you/your' means all cardholders named in this request.

By submitting this request, you consent as follows:

How do we collect, use and disclose your personal information?

1. We collect, use and disclose your personal information so that either one of us can:
 - identify you, conduct checks, understand your requirements, and set up, administer and manage our products and services;
 - manage, train and develop our employees and representatives;
 - manage complaints and disputes, and deal with dispute resolution bodies;
 - get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you;
 - comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; (c) Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act; (d) 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; and
 - use it for other purposes as listed in our Privacy Policies.
 - your telephone calls and conversations with our representative may be recorded and monitored for quality, training and verification purposes.

If you do not provide us with the information we may not be able to process your request 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, in order to assist us to process your request or to locate or communicate with you.
3. Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

Disclosures of your personal information

4. We may disclose to, and obtain personal information about you from:
 - Our affiliates and partners;
 - reward providers including Airline partners and their service providers;
 - other credit providers including for reference and collection purposes;
 - government, statutory, enforcement, regulatory and tax authorities or bodies in Australia and overseas;
 - any other external dispute resolution body;
 - organisations wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;
 - organisations that carry out functions on our behalf including card schemes, mailing houses, researchers, data warehouses, administration or business management services, specialised data matching and trending service providers, consultants, auditors, marketing service providers, data and document management providers and collection agents;
 - any entity where disclosure to, or collection from, such entity is required or authorised by law; and

- further set out in our Privacy Policies.

We'll use a variety of methods to collect personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Disclosures to overseas recipients

5. Some of the recipients to whom we disclose your personal information may be 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, Malaysia, Hong Kong and Singapore. By consenting to us disclosing your personal information to overseas recipients, you agree that Australian Privacy Principle 8.1 shall not apply to the disclosure, meaning that we will not be obliged under the Privacy Act to ensure that an overseas recipient does not breach the Australian Privacy Principles and we will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application you consent to such overseas disclosures.

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

6. You can view our Privacy Policy on our website at <https://my.virginmoney.com.au/privacy/> or obtain copies by calling us. This policy includes information as to how you can access and/or seek correction of the personal information we hold about you. Our Privacy Policy also contain information as to how you can complain about a breach by us of the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.

Your Marketing Communications Preferences

7. By completing this application you agree that Virgin Money, its affiliate companies and 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. These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not wish to receive such communications. If you do not wish to receive these communications please notify us in writing or by calling us. 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

8. Your telephone calls and conversations with a Citibank or Virgin Money representative may be recorded and monitored for quality, training and verification purposes.

Contacting us

9. If you wish to find out more information, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows:

Citibank
PO Box 204, Sydney NSW 2001
Telephone: 13 24 84
Email: privacy.officer@citi.com.au

Virgin Money
Privacy Officer, Level 8, 126 Phillip Street Sydney, NSW 2000
Telephone: 13 37 39
Email: privacy@virginmoney.com.au