

This collection notice and consent describes how Indigenous Business Australia (IBA) collects and manages your personal information for the purpose of conducting IBA's functions under the *Aboriginal and Torres Strait Islander Act 2005* (Cth) (ATSI Act), including in assessing your application for IBA products or services and providing you with our products and 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 for IBA products and services and/or providing you with our products and services.

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

IBA usually collects the following types of information:

- your name
- your gender
- your contact details, including your address, email address and phone numbers
- your date of birth
- your marital or relationship status
- your driver's licence number (or other identification number)
- your employment details
- your business details
- information about your financial circumstances, including your assets, income and expenditure, your dependents, your banking information and your tax file number
- information about your credit history including, credit limit amounts, repayment information, information about defaults, credit worthiness, credit standing, credit capacity and serious credit infringements
- information about your visits to our website (www.iba.gov.au) or other websites maintained by us or use of our mobile apps – including your server address, your top level domain name (for example .com, .gov, .au, .edu etc), the date and time of your visit to the site, the pages accessed and documents downloaded, the previous site visited and the type of browser used
- details of your interactions with us.

We also collect some personal information which is "sensitive information" that is afforded special protection under the *Privacy Act 1988* (Cth). 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.

By signing this Collection Notice and Consent Form, you consent to IBA collecting, using and disclosing sensitive information you provide to us to assess your application for the products and services you have requested from IBA, provide you with those services or for other purposes related to our statutory functions.

Authorisation under section 191 of the ATSI Act

In addition to the Privacy Act, the ATSI Act places restrictions on the way IBA can use the information you give to IBA.

By signing this Collection Notice and Consent Form, you authorise a person (see section 191(1) of the ATSI Act) to disclose or receive information or documents about you if disclosure is necessary for IBA to assess your application or relates to a product or service that IBA provides to you.

When do we collect information from you?

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

- complete written or online 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
- interact with us by email, social media, text message, or other text-based communication methods.

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, to provide you with products or services or otherwise perform our functions or to comply with a legal or regulatory requirement. We will only do this with your consent, if permitted to do so under an Australian law or court order, where the privacy laws permit us to do so, or where it is unreasonable and 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, use and exchange your personal information?

IBA has several purposes and functions under the ATSI Act. These purposes and functions broadly involve assisting and enhancing the economic interests of Aboriginal and Torres Strait Islander people. We collect, use and exchange your information in the course of performing our functions, including for the following purposes:

- confirming your identity
- confirming your eligibility for IBA's products and services (including confirming whether you are an Aboriginal person or Torres Strait Islander)
- assessing your application for a product or service
- designing, managing, pricing and providing our products and services
- managing our relationship with you, including contacting you and investigating your complaints
- debt recovery
- minimising risks and identifying or investigating fraud and other illegal activities
- complying with any reporting obligations to the Commonwealth or the relevant Minister
- improving our products and services, our service to you and your experience with us (including conducting or participating in internal and external audits, and collecting and analysis of research data).

DO WE USE YOUR PERSONAL INFORMATION FOR MARKETING PURPOSES?

IBA might use client information (such as your contact details) to provide you with information about other products or services that are related to the products or services that you have with IBA.

You have the right to ask IBA not to use your information for the purpose of marketing IBA products and services to you. When you apply for an IBA product or service, IBA will give you the opportunity to opt-out of receiving this marketing information. If at any time you change your mind about receiving marketing information from us, please email privacy@iba.gov.au or call 1800 107 107.

I do not want IBA to send me information about other products or services

WHAT HAPPENS IF WE DO NOT COLLECT YOUR PERSONAL INFORMATION?

In order for IBA to provide or 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:

- Australian government bodies
- your current or previous employers
- credit reporting bodies and other credit providers (such as banks, credit unions, and financiers)
- guarantors, or potential guarantors, for your IBA product or service
- our business partners and our service providers, and their contractors (including debt collection agencies, payment service or card scheme operators and contractors who provide website, IT, marketing, administration and other services to support IBA)
- joint borrowers
- our professional advisers (for example, lawyers and consultants)
- our auditors and insurers
- any entity to whom we are required or authorised by law to disclose your personal information (for example, law enforcement agencies and government and regulatory bodies including AUSTRAC)
- with your consent – other entities.

The above entities may in turn disclose your personal information to other entities as described in their respective privacy policies or notices. Under no circumstances will IBA sell or receive payment for licensing or disclosing your personal 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', we may be able to disclose this information to a credit reporting body. A credit reporting body may include your credit information in reports provided to credit providers to assist in assessing your credit worthiness. 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 below:

Equifax | PO Box 964, North Sydney NSW 2059 | Phone: 1300 762 207 | equifax.com.au

WILL WE SEND YOUR PERSONAL INFORMATION OVERSEAS?

We do not send your personal information overseas as part of our usual practices. From time to time, however, IBA may engage service providers located overseas to perform certain of our functions and activities. In the course of providing services to IBA, we may need to disclose your personal information to these service providers. If overseas service providers are engaged and personal information is sent overseas, we will take reasonable steps to ensure that our service providers are carefully chosen and have policies, procedures and systems in place to ensure your personal information is otherwise handled in accordance with the Privacy Act.

ACKNOWLEDGEMENT AND CONSENT

I confirm that I have read this form and give IBA permission to:

- collect, use and disclose my personal information, including credit information and sensitive information in accordance with the IBA Privacy Policy and Credit Information Policy and section 191 of the ATSI Act; and
- send me information about other products or services (unless I have otherwise specified).

Signature

Print name (full name)

Date (DD/MM/YYYY)

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.

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.

TO FIND OUT MORE

To find out more about how we manage personal and credit-related information, please contact:

Email: privacy@iba.gov.au

Phone: 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.