



MUFG Bank, Ltd.

Privacy Policy

At **MUFG Bank, Ltd.**, ABN 75 103 418 882 we are committed to ensuring the personal information of individuals is handled responsibly, in accordance with relevant legislation, including the Australian Privacy Principles (“**APPs**”) contained in the *Privacy Act 1988* (Cth) (“**Privacy Act**”).

This Privacy Policy (“**Policy**”) outlines how MUFG Bank, Ltd (“**the Bank / we / us**”) collect, disclose, use, store or otherwise handle personal information about you if you are any of the individuals that we may deal with, such as individuals that have a connection with a customer (for example, a corporate customer’s directors and officers), service providers or individuals that apply for or gain a position with the Bank or their referees.

Collecting your personal information – types of personal information that we collect and hold

The type of personal information that we may collect and hold, and where that information comes from, will vary depending on the circumstances in which we are dealing with you. This information may include:

- personal details about you such as your name, date of birth, residential and business addresses, telephone numbers, email and other electronic addresses and banking details;
- other details relating to your relationship and dealings with the Bank, for example:
 - if you have applied for a position with the Bank, pre-employment history, information from reference checks with the referees and previous employers you nominate, educational institutions where you were educated, police and other background checks, tax file number if quoted, results of aptitude and other tests, contact and emergency details, superannuation and health insurance details;
 - if you are an employee, representative or adviser of a customer, information about your position and relationship with the customer, and your authority in relation to the customer’s affairs e.g., to receive information or to give instructions;
- government identifiers such as your tax file number, Australian Business Number, Medicare card number, driver’s licence number or passport number for example, to verify your identity at the time you or any customers related to you request a product or service or if you apply for a position with the Bank;
- a record check or other verification information obtained from any Australian or foreign law enforcement body, court or government agency;
- a visa status check in relation to employment.

As a general rule, we do not collect sensitive information about you. However, in circumstances where we require sensitive information from you for a lawful purpose, for example for the purpose of providing our services to you, we will usually seek your consent to collect it.

We do not provide consumer credit, nor do we hold or receive any credit eligibility information under the Privacy Act, this is information about you from a consumer credit reporting service or information we could derive from it. However, some of the information we collect and hold about you such as identification details, court proceedings information, personal insolvency information and various publicly available information may qualify as “credit information” under the Privacy Act where we are a credit provider even though it does not relate to a consumer credit facility that we provide.

Your personal information is collected by us directly or sometimes by agents or service providers who are engaged by us to do so. We frequently collect your personal information directly from you.

However, sometimes we may need to collect personal information about you from third parties. For

example, where we need information from a third party to assist us to process an application such as to verify information you have provided or to assess your circumstances or to assist us to locate or communicate with you or if your information is provided by a customer or an employment applicant as part of an application or where personal information is received by us from third parties as a result of transactions undertaken by you or a customer with whom you have a connection.

If you do not provide us with personal information we ask for or the information provided is incorrect or incomplete consequences for you can include, as relevant, that we may not be able to assess and approve any relevant application for products or services, or a position, or to provide or manage any relevant products or services that you are (or if you are not the applicant, that the applicant is) seeking.

Purposes for which we may collect, hold, use and disclose your personal information

We will only collect, hold, use and disclose your personal information as reasonably necessary for our business purposes and as permitted by law. These purposes may include:

- processing applications or requests for our products or services, managing those products and services and other relationships and arrangements including processing transactions, confirming identities of relevant signatories, responding to inquiries about our products and services, accounts or other arrangements;
- recruitment and staffing purposes such as:
 - to review your qualifications and suitability for any position that you have applied for with us;
 - managing any transfer to another position after you have joined the Bank;
- engaging service providers, contractors or suppliers relating to the operation of our business;
- dealing with complaints;
- as required by various Australian laws which may either expressly, or in effect, require the Bank to collect your personal information. Such laws include the Anti-Money Laundering and Counter- Terrorism Financing Act, the Commonwealth Taxation Administration Act, the Commonwealth Personal Property Securities Act and State and Territory property and security interests laws (for example to register and search for security interests), Income Tax Assessment Act and other taxation laws (for example, to comply with obligations relating to employment or with information requests issued by the Federal Commissioner of Taxation), the Banking Act and the Migration Act; and
- to meet our legal and regulatory requirements.

Disclosures of personal information to third parties:

The Bank may disclose your personal information for the purposes listed above or as otherwise permitted by the Privacy Act to third parties that include the following:

- related entities, commercial partners (including parties with whom we have various types of commercial arrangements) and affiliates;
- service providers (such as insurers, auditors, brokers, searching companies, information providers, advisors, agents and debt collectors) and other third parties;
- Australian or foreign law enforcement bodies, courts and government agencies;
- third parties you authorise to act on your behalf or that are otherwise connected with you (such as customers or your accountant, legal representative or referee);
- other persons that the Bank needs to deal with in connection with engagement of staff (such as training or medical providers, insurers, next-of-kin, referees);
- other persons and entities as permitted under the Privacy Act (such as insurers).



Some of the recipients to whom we may disclose your personal information may be based overseas. It is likely that the countries in which such overseas recipients will be located will include Japan, Singapore, the United States, Canada, Hong Kong, the Philippines and New Zealand.

Overseas organisations may be required to disclose information we share with them under foreign laws. In those countries, we will not be responsible for that disclosure.

Holding personal information and keeping it secure

Your personal information may be stored in hard copy documents or electronically in our software or systems or on systems provided by related entities or by our service providers. We take reasonable steps to protect your personal information we hold from loss, unauthorised access, and misuse.

Your personal information is protected by various physical, electronic and process-related safeguards and we enter into contracts with our service providers and other third parties that require them to comply with applicable Privacy Laws and certain MUFG policies and standards relating to data protection, confidentiality and information security. We train our staff to handle personal information appropriately and we place restrictions on access to such information.

Generally, we use contracted service providers to help us provide products and services, deliver technology, or other support for our business system.

When no longer required, we take reasonable steps to destroy or de-identify your personal information so that it is no longer able to be linked to your identity.

Accessing personal information held by the Bank

You have a right to request access to the personal information that we hold about you, subject to certain exemptions under the Privacy Act. We may charge for giving access to personal information and we will inform you of any such charge in advance of giving you access.

Access requests may be made in writing or by telephone. See 'Contacting us about Privacy' below. We may ask you to provide further information to clarify your request. We will usually respond to your request within 30 days.

Correcting personal information held by the Bank

We take all reasonable steps to ensure that all personal information, credit information and credit eligibility information we collect, hold, use or disclose is accurate, complete, up-to-date and relevant to our dealings with you and the nature of our relationship with you.

If you would like to request correction of your personal information please see 'Contacting Us about Privacy' below.

In certain situations, we may not agree to a request to correct information we hold about you. If this occurs we will advise you of this and our reason for not agreeing to the correction request.

Privacy complaints or disputes

If you believe your personal information has not been treated consistently with the Privacy Act or that we have failed to comply with the Privacy Act or the Privacy (Credit Reporting) Code, please contact us – see 'Contacting Us about Privacy' below and we will then follow our internal dispute resolution process.

You will receive an acknowledgement of receipt of your complaint from us as soon as reasonably practicable after we receive it and in any case within 7 days after receipt.

We investigate all complaints and will respond to you as soon as reasonably practicable. We aim to resolve your complaint within 30 days after we receive your notice. If we cannot resolve your



complaint within this period we will write to you notifying you as to the reasons why, specifying when we expect the matter to be resolved and seeking your agreement to extend the 30 day period. If you do not agree with this extension of time we may not be able to resolve your complaint.

If you are not happy with the way we deal with your complaint you may refer the complaint to the relevant external dispute resolution service which is the Australian Financial Complaints Authority. Contact details for the Australian Financial Complaints Authority are:

GPO Box 3 MELBOURNE VIC 3001
Telephone: 1800 931 678
Website: www.afca.org.au

If you are unhappy with the handling of your complaint you also have rights to complain to the Office of the Australian Information Commissioner. Contact details for the Office of the Australian information Commissioner are:

GPO Box 5218 Sydney NSW 2001
Telephone: 1300 363 992
Website: www.oaic.gov.au

Contacting us about Privacy

If you wish to contact us about the privacy-related matters described above or find out more information about our privacy practices, please use the contact details below:

The Compliance Officer
MUFG Bank, Ltd
Level 25 Gateway 1 Macquarie Place Sydney NSW
2000
Tel (02) 9296 1114

Or via email to: OceaniaPrivacy@au.mufg.jp

Credit reporting

We do not provide consumer credit, nor do we collect or hold credit eligibility information (information from a consumer credit reporting bureau) about individuals. However, this Policy applies to any identification and other information we hold about you that might otherwise be credit information under the Privacy Act, even though it does not relate to consumer credit.

Changes to this policy

We may change this Privacy Policy from time to time for any reason and will update it accordingly.

Last updated January 2022