

## **MUFG Bank, Ltd.**

### **Privacy Notice**

This privacy notice contains important information about the collection, use and disclosure of personal information about individuals that MUFG Bank, Ltd. ABN 75 103 418 882 and NZBN 9429 03554 4883 ('**MUFG**', '**the Bank**', '**we**' or '**us**') deals with.

The Privacy Act 1988 (Cth) contains Australian Privacy Principles (**APPs**) which set out standards, rights and obligations in relation to the handling, holding, accessing and correction of personal information. In New Zealand, these standards, rights and obligations are set out in the Information Privacy Principles (**IPPs**) contained in the Privacy Act 2020 (collectively, '**Privacy Acts**').

In accordance with APP 5 – 'Notification of the collection of personal information', we must take reasonable steps, before or at the time we collect personal information, to notify you of certain matters or to ensure that you are aware of those matters. As required by IPP 3 – 'Collection of information from subject', we must take reasonable steps to ensure that you are aware of certain matters.

We are committed to ensuring your personal information is handled responsibly, in accordance with relevant legislation, including the Privacy Acts.

#### **1. Purposes for which we may collect, use and disclose your personal information**

Generally, we collect, use and disclose your personal information:

- to process applications or requests for our products or services, managing those products and services, and other relationships and arrangements;
- to respond to inquiries about our products and services, accounts or other arrangements;
- to process transactions and execute your client business;
- to comply with our know-your-customer, anti-money laundering, anti-bribery and corruption, and sanctions obligations;
- to engage service providers, contractors, suppliers and other third parties;
- to deal with complaints; and
- to meet our legal and regulatory requirements.

We may expressly be required to collect your personal information to comply with our obligations under various laws which apply to the Bank, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Australia) and the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009* (New Zealand).

We may disclose your information to third parties outside of the Group, including to government or regulatory bodies (including but not limited to the Australian Securities and Investment Commission, the Australian Tax Office, Australian Transaction Reports and Analysis Centre, New Zealand Inland Revenue Department or the Reserve Bank of New Zealand), as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities). Who we disclose your information to will depend on the domicile of your account or facility with us.

#### **2. Consequences for you if your personal information is not provided to us**

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 to provide or manage any relevant products or services that you are (or if you are not the applicant, that the applicant is) seeking.

#### **3. Circumstances of collection of your personal information**

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 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.

#### **4. Disclosures of your personal information**

We may disclose your personal information for the purposes listed above or as otherwise permitted by the Privacy Acts 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, advisers, agents, rating agencies and debt collectors) and other third parties;
- Australian, New Zealand or other foreign law enforcement bodies, courts and government agencies;
- third parties who you authorise to act on your behalf or that are otherwise connected with you (such as customers, your accountant, or legal representatives);
- other persons and entities as permitted under the Privacy Acts;
- organisations that assist with our product planning, analytics, research and development; and
- any other parties we deem necessary on a “need to know” basis.

#### **5. Overseas Disclosures**

Being a global organisation, we may need to disclose some of your personal information with organisations outside of Australia or New Zealand. It is likely that the countries in which such overseas organisations will be located will include Japan, Singapore, the United States, Canada, Hong Kong, India and the Philippines.

Some of those 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.

To protect personal information, 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 and information security.

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

#### **6. Our Privacy Policy**

You can obtain a copy of the Bank’s Privacy Policies for Australia ([link](#)) and New Zealand ([link](#)) via our website. These Policies include further information regarding how you can access and/or seek correction of the personal information we hold about you, how you can complain about a breach by us of the Privacy Acts and how we will deal with such a complaint.

#### **7. Contacting us**

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:

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

Or E-mail:  
[OceaniaPrivacy@au.mufg.jp](mailto:OceaniaPrivacy@au.mufg.jp)