

DISCLOSURE STATEMENT

Your Privacy

Our Commitment: In having access to your personal information, Goulburn Murray Credit Union is committed to complying with the Privacy Act, the National Privacy Principles and the Mutual Banking Code of Practice.

Collection and Use of Personal Information

We collect personal information from you when you apply for membership, when you apply to use our products and services. We may also request personal information during anytime your product or service remains open.

This information is collected to enable us to -

- Provide membership benefits to you,
- Provide you with the products and services you require,
- Comply with the law, and
- Provide you with information about products and services available to you from Goulburn Murray Credit Union and associated businesses including information from time to time about competitions, special offers and discounts.

Providing Your Personal Information to Other Organisations

In providing products and services to you it may be necessary for us to provide your personal information to other organisations with whom we do business.

Such organisations include but are not limited to; related entities; Financial Planners (eg Bridges Personal Investment Services); IT Bureau (eg TransAction Solutions Pty Ltd); solicitors and legal advisors; accountants and auditors; printers and mailing services; insurers; collection agents; conveyancers; credit card providers; Cuscal Ltd; and government agencies which regulate our products and services.

Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you and to the extent required by law.

Marketing Information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from Goulburn Murray Credit Union, or other businesses with whom we have a relationship.

What if You Do Not Wish to Provide Us with Information

In order to process your application for membership and provide products and services to you we require information about you. If you do not provide us with all of the information we require we may be unable to

accept your application for membership or provide products or services to you.

Your Rights

Under the Privacy Act you have the right to access personal information we hold about you. If the information is incorrect, you have the right to require us to amend the information.

Further Information

Should you require further information about our Privacy Policy or access to your personal information, please contact our Privacy Officer on 03 5821 9033

BRANCHES

91-95 Fryers Street **Shepparton**
Telephone 03 5821 9033

30 Bridge Street **Benalla**
Telephone 03 5762 3380

2/130 Hare Street **Echuca**
Telephone 03 5482 5333

36 Binney Street **Euroa**
Telephone 03 5795 1771

85A Sydney Street **Kilmore**
Telephone 03 5781 1221

145 Allan Street **Kyabram**
Telephone 03 5852 2211

112c McLennan Street **Mooroopna**
Telephone 03 5825 1999

102 Melville Street **Numurkah**
Telephone 03 5862 2894

72 Station Street **Seymour**
Telephone 03 5792 1075

33 Cowslip Street **Violet Town**
Telephone 03 5798 1761

AGENCIES

1/46 Downey Street **Alexandra**
Telephone 03 5772 1196

www.gmcu.com.au



**Goulburn Murray
Credit Union**