

Collection Notice.

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1. Introduction.

This document explains how Judo Bank Pty Ltd (ABN 11615 995 581), Australian Credit Licence and AFSL 501091, and its related bodies corporate (**we, us, our**) will collect, use, disclose and store your personal information to verify your identity document(s) using the Attorney-General's Department's Document Verification Service (DVS). This will only occur with your express consent.

We are bound by the provisions of the *Privacy Act 1988* (Cth) (**Privacy Act**), including the Australian Privacy Principles (**APPs**), the Privacy (Credit Reporting) Code 2024 (**the CR Code**) as well as the *Identity Verification Services Act 2023* (Cth) (**IVS Act**). Your personal information will be handled in accordance with our obligations under this legislation.

If you have any specific needs or require this notice in an alternative format, or if you need assistance due to any special circumstances, please contact us.

This document should be read together with our Privacy Policy on our website at <https://www.judo.bank/privacy-policy>.

2. Why your personal information is being collected.

We are required or authorised by certain laws– including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), *National Consumer Credit Protection Act 2009* (Cth), *Competition and Consumer Act 2010* (Cth), *Bankruptcy Act 1966* (Cth), *Income Tax Assessment Act 1936* (Cth) and *Income Tax Assessment Act 1997* (Cth) and other tax laws, *Corporations Act 2001* (Cth), *Australian Securities and Investments Commission Act 2001* (Cth), and other financial services laws and state/territory property laws - to collect, use and disclose personal information about you to verify your identity before we can provide you with one of our products or services.

The types of personal information we collect to identify you may include:

- full name;
- residential address;
- date of birth;
- identity information, including government identifiers (e.g. passport number, driver's licence number, Medicare number or other government identifiers);
- copies of identity documents (such as scans or photos of passports, driver's licences or Medicare cards) including any sensitive information such as health information or information about your ethnicity which appears on your identity documents, for example, information about driver aids or vehicle modifications; and
- sensitive biometric information, such as facial images.

3. How we will handle your personal information.

We collect your personal information through direct interaction with you via email or phone calls, our website, private messaging, activity records, online or written forms or other forms of correspondence. You can refer to our [Privacy Policy](#) for a full list of the ways we may collect your personal information.

The information you provide will be sent to the DVS Hub, administered by the Attorney-General's Department, and matched against official records held by the government agency responsible for issuing the identity

document (document issuer).

The DVS Hub will advise us of whether the information you provide matches official records.

We store copies of your identity documents after the DVS check is complete. This information will be retained until we no longer need it and are not required by law to keep it. You can refer to our [Privacy Policy](#) for more information about how we hold and protect your personal information.

4. How the Attorney-General's Department will handle your personal information.

The DVS Hub facilitates information transfer between us and the document issuer. The DVS Hub itself does not retain any personal information and the Attorney-General's Department cannot view or edit any of the personal information transmitted through the DVS Hub.

The Attorney-General's Department engages a third-party provider as a managed service provider for the DVS, who is required to adhere to the APP requirements and security standards to ensure the use and disclosure of personal information is limited to explicitly defined purposes including:

- (A) for the purposes of the contract with the department; and
- (B) to comply with any request under section 95C of the Privacy Act.

The Attorney-General's Department is authorised to operate the DVS Hub for the purpose of verifying individual's identities under the IVS Act.

For more information on how the Attorney-General's Department may handle your personal information, see the Attorney-General's Department's 'Privacy Statement – Identity Verification Services' at: <https://www.idmatch.gov.au/resources/privacy-statement-identity-verification-services>.

5. How the document issuer will handle your personal information.

Your personal information will be shared by the Attorney General's Department via the DVS Hub with the government agency that issued your identity document to verify it against their official records. These agencies already hold your personal information as part of their official records, in line with their own privacy policies and legal obligations.

6. What happens if you don't provide your personal information.

You do not have to agree to verify your identity documents through the DVS. You can choose instead to contact us at customers@judo.bank or on 13 JUDO (13 58 36) and we will assist you with verifying your identity.

However, if you do not provide the personal information we require to verify your identity, we may not be able to provide you with certain products or services. If you do not provide your personal information at all, we will be unable to verify your identity and provide you with the product or service or you have requested.

7. Other disclosures.

Where necessary, we may disclose some of or all of your personal information to third parties, including:

- the following categories of intermediary service providers involved in the use of the DVS who may receive your identification information to make or receive an information match request:
 - outsourced service providers that connect us to the DVS Hub;
 - identity service providers including Commonwealth, State and Territory Government bodies; credit reporting bodies including Equifax Australia, Illion Australia and Experian Australia;
 - customer service providers such as call center operators that respond to customer enquiries and escalate technical support requests; regulators, government authorities and law enforcement agencies in certain circumstances.

This list is not intended to be exhaustive and there may be other third parties to which we provide your personal information where required or permitted by law.

We generally avoid offshore hosting and servicing of personal information and do not generally disclose your personal information to overseas recipients. However, we may do so if we have taken reasonable steps to ensure the overseas recipient does not breach the APPs in relation to that information, or otherwise comply with APPs in respect of the disclosure.

8. The Attorney-General's Department's verification assistance service.

There may be circumstances in which we will require assistance to verify your identity. If we request assistance from the Attorney-General's Department to verify your identity through the DVS, the Attorney-General's Department will collect your personal information for the purposes of verifying your identity document(s) through the DVS.

The Attorney-General's Department may also disclose your personal information to the relevant document issuer to assist them with verifying your identity documents. This collection is authorised under APP 5.2(c) and section 27 of the IVS Act which permits the collection of your personal information from someone other than yourself when it is authorised under an Australian law.

The Attorney-General's Department will handle your personal information in accordance with their obligations under the Privacy Act.

Where the identity document(s) you require to be verified include information regarding other individuals (such as a Medicare card covering multiple individuals), it will be assumed that you have advised those individuals and obtained their consent to the disclosure. This information will only be used for the purposes of verifying your identity document(s) through the DVS. Any personal information of other individuals will otherwise be managed in the same way as your personal information.

There may be overseas disclosure of your personal information to recipients located in New Zealand where New Zealand government agencies or private organisations request for verification assistance of your identity document(s).

If you don't provide your personal information to the Attorney-General's Department, the Department will be unable to verify your identity document(s).

More information about the verification assistance service is set out in the Attorney-General's Department's Identity Verification Services [Privacy Statement](#).

9. Further Information.

More information about how we handle your personal information is set out in our [Privacy Policy](#). Our Privacy Policy outlines how you can access and seek correction of the personal information that we hold about you. It also contains information about our complaint handling process, including how you may complain about a breach of the APPs or a registered APP code, and how we will deal with such a complaint.

10. Contact Details.

Email: privacy@judo.bank

Telephone: 13JUDO (13 58 36)

Postal address: Privacy Officer

c/o Judo Bank Pty Ltd

Level 26, Queen and Collins

376-390 Collins Street Melbourne, Vic, 3000

Website: www.judo.bank/contact-us