

South West Credit

APP Privacy Policy for Job Applicants

Outline of our Policy

Our Policy sets out:

- what information we collect and hold
- how we collect and hold information
- why we collect, hold, use and disclose your information
- in what overseas countries we are likely to disclose your information
- how you can access your information
- how you can seek to correct your information
- how you can make a complaint and how we will deal with it.

Information we collect and hold

We will collect:

- your name and contact details
- your employment history
- references from your former employers
- where applicable, police checks
- information about you from social media.

How we collect your information

We collect information about you from:

- you directly
- your previous employers to check your employment history and any references your former employers have provided
- police checks provided by the Australian Federal Police, where applicable
- social media.

The Banking Act and the Corporations Act authorises us, where relevant, to obtain police checks. We will obtain police checks for successful applicants.

You will need to consent to our obtaining police checks. You do not have to but if you do not, we will not proceed with your application.

How we hold your information

We hold your information in our human resources system for a limited time. We have security systems to guard against unauthorised access. We also limit access to our employees on a needs basis.

Why we collect, hold, use and disclose personal information

We collect and use information about you to:

- assess your application for employment with us
- verify information contained in your job application form
- assess, when applicable, whether you are a fit and proper person for employment in an authorised deposit-taking institution dealing with people's money.

We do not retain your information if we decide not to employ you and we will destroy your information. If we decide to employ you, your information will be transferred to our employee records. Employee records are not subject to the Australian Privacy Principles.

We do not disclose your information except when the law requires for some enforcement or investigative process.

Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

How you can access and/or correct your information

You can request access to your information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found on our website at www.swcredit.com.au

We do not currently charge any fees for giving you access to your information.

Making a complaint

You may make a complaint to use if you consider that we have not complied with the relevant provisions of the *APPs* or the *Privacy Act*.

You can complain:

- in person at one of our branches
- by calling us on 03 5560 3900
- by email at enquiries@swcredit.com.au
- in writing to P O Box 635 Warrnambool, Victoria 3280.

We will deal with your complaint under our internal dispute resolution procedure. We will give you a Guide to our Complaints and Dispute Resolution Guide when you make your complaint.

We are also part of an external dispute resolution scheme. If you are not satisfied with how we handled your complaint, you can take the matter there. We will tell you at the time how you can contact the external dispute resolution scheme.

Schedule of Amendments	
Date	Amendment
12/03/2014	New APP Privacy Policy for Job Applicants created.