
Privacy notice and consent.

September 2025

ME Bank – a division of Bank of Queensland Limited
ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616.





This Privacy Notice outlines how ME Bank (“we”, “our” or “us”) collects, uses and discloses your personal information to consider and assess this application and for other related purposes.

Our Privacy Policy, found at <https://www.mebank.com.au/home/privacy-policy/> or obtain a copy by calling **13 15 63**, sets out how we collect and use your information, how you can access and correct information we hold about you (including credit reports and other credit information), how you can lodge a complaint and how your complaint will be handled.

If you wish to find out more information, or raise any specific or general concerns about us and our Privacy Policy, please contact us on **13 15 63** or email privacy@mebank.com.au.

Why we collect your information.

We collect your information to:

- Consider any application you make to us now and in the future
- Confirm your identity and manage our relationship with you
- Facilitating and confirming payments and transactions for your account
- Provide, manage and improve our products and services
- Conduct reviews of your facility
- Tell you about other products and services you might be interested in
- Comply with relevant laws both in Australia and overseas, for example the Anti-Money Laundering and Counter-Terrorism Financing Act, State/territory property laws and the responsible lending provisions of the National Consumer Credit Protection Act
- Carry out eligibility, device risk profiling and other checks for onboarding
- Support financial activities, like payments and securitisation.

We are authorised to collect your Tax File Number (TFN) under the Income Tax Assessment Act, and may do so to calculate our tax withholding obligations. You are not required to provide your TFN, but if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

In certain circumstances, we may collect sensitive personal information, such as biometric data or health information, to verify your identity, or support you due to illness or injury. We will not collect sensitive information about you without asking for your permission.

If you choose not to provide us or any of our third parties with all the information we request, or the information provided is incorrect or incomplete, we may not be able to provide you with the requested products and services.

How we collect and share your information.

Your information is collected directly from you wherever possible, encompassing personal and financial details, installed application information, biometric information like a selfie photo of you, or how you use and interact with our app (such as how you type, click, scroll and swipe). We may collect this information to generate a ‘behavioural profile’ that relates specifically to you, which we can use to identify unusual behaviour. You may also choose to share full name, mobile number & email address information for specific contacts from your mobile devices contacts list when you use our mobile app. This information will be used to add new payee details to make adding a payee easier.

We may also need to collect information from and share information with other entities including:

- our related bodies corporate, other insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors)
- payers, payment service providers and other financial institutions making payments to your accounts by confirming your account details to them (including your name)
- other financial institutions
- referees including your employer, (to confirm details about you) and payment system operators
- any person acting on your behalf, legal and financial advisers
- general personal information you provide us about other individuals or third parties.
- other applicants as party to this application (i.e. join applicant)
- government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice
- third parties providing fraud detection services
- external complaint resolution bodies (for example, AFCA)
- any person or entity to whom we are considering selling part of our banking business
- government agencies (e.g. Centrelink)
- our corporate partners
- service providers administering online verification of your identity

You must only give us personal information about any other person with their permission and only if you have told them about our relevant privacy notice.

Sometimes we may need to check your information with our various databases and external service providers and other third parties who may be located outside Australia in countries including India, Germany, Singapore, Canada, Philippines, Japan, New Zealand, Ireland, Poland, France, Netherlands, Romania, Belgium, Bulgaria, China, Malaysia, Spain, Sweden, Switzerland, United States, Albania, Costa Rica, Israel, Italy, Mexico, South Korea, United Kingdom and Vietnam, as well as the countries listed in our Privacy Policy, which may change from time to time.

We may also use the information collected to verify your identity electronically using government sources and/or credit reporting agencies in line with our Electronic ID Verification Procedures. Note that if you do not wish to be identified electronically you can call us on **13 15 63** to discuss alternate options for identification. This may include situations where you do not wish that we use your credit information file for the purpose of verifying your identity.

Marketing.

Unless you tell us you do not want us to do so, we may use your personal information (other than information derived from a credit report) to get in touch with you and inform you about our products and services, or those of our related companies and alliance partners, that may be of interest. If you do not want us to do this, please call our contact centre on **13 15 63**.

Acknowledgment

You acknowledge that:

- You agree to the collection, use and sharing of your information as outlined above and in the Privacy Policy.
- All the information you have provided to us is complete and correct.
- Where there are changes to your personal details, you agree to notify us as soon as possible.

mebank.com.au

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