



# NAB Privacy Notification (Collection Notice)

## Your personal information and privacy

Important information about how NAB collects and uses your personal information.

### What this notice covers

This notice explains why and how National Australia Bank Limited and its related companies (together, the NAB Group) collect, use and disclose your personal information when you apply for, hold, or use NAB Group products and services.

More detailed information about our personal information handling processes and how to lodge a privacy-related request can be found in the NAB Privacy Policy (see 'Find Out More' section below).

### What information we collect

NAB collects personal information about you, which may include:

- your identity and contact details
- financial and transactional information
- information about the products and services you use
- information about how you interact with us, including online and mobile banking
- credit-related information if you apply for or hold a credit product

### Why we collect your information

We collect and use your personal information to:

- identify you and verify your identity
- assess applications and eligibility for products and services
- provide, manage and administer your accounts and services
- manage credit, risk, security and fraud
- meet our legal and regulatory obligations
- communicate with you about your products and services

### What happens if you don't provide it

If you do not provide requested personal information, NAB may be unable to:

- assess your application
- provide you with certain products or services
- continue to administer existing products or services

### Who we may share your information with

To operate our business and provide products and services to you, NAB may disclose your personal information to third parties including:

- other NAB Group companies
- service providers and contractors who assist us
- credit reporting bodies and other credit providers (regarding credit products)
- regulators, courts and government agencies where required or authorised by law

Some of these recipients may be located overseas. Information about the countries where overseas recipients may be located, and how we manage overseas disclosures, is available at:

- [Sharing your information overseas | NAB Group privacy policy - NAB](#)

### Credit reporting

If you apply for or hold a credit product, NAB may collect, use and disclose credit information about you (including repayment history information) to credit reporting bodies and other credit providers for purposes such as assessing applications, managing credit facilities and collecting overdue payments.

The names and contact details of the credit reporting bodies that NAB deals with are set out in NAB's Credit Reporting Policy, which is Attachment 1 of the Privacy Policy.

### Your rights

You can:

- request access to your personal information
- ask for it to be corrected if it is inaccurate
- make a privacy-related request or complaint

Information about how to lodge a privacy-related request or complaint with NAB is set out in the Privacy Policy.

### Find out more

This notice is a summary only. More detailed information about how NAB collects, uses and discloses personal information (and credit information) is set out in NAB's Privacy Policy, and in the Credit Reporting Policy (see Attachment 1), available at:

[National Australia Bank privacy policy - NAB](#)