

Heritage and People's Choice Privacy Statement

Applying for a new membership or deposit account

Effective date: 6 November 2025

**People's
Choice**

Banking for life

About us

Heritage and People's Choice Limited ABN 11 087 651 125 ('we', 'us', 'our') provides banking and financial services under several business names:

- People First Bank
- People's Choice Credit Union
- Heritage Bank

How we collect your personal information

We collect information directly from you and from third parties. Where we need to verify your identity, undertake customer due diligence, prevent or detect money laundering or terrorist financing, and where we are required or authorised by law, we may obtain personal information (including credit information and credit eligibility information) about you from our other brands or a third party.

Why we collect your personal information

We use your information to identify you, set up and manage your membership, accounts, and relationship with Heritage and to undertake research and development. In many instances, collection of your information is required by law, for example, under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and taxation laws. Without collecting your information, we may not be able to provide you with our products or services. We also use your information for other purposes, including keeping you informed about products and services issued or distributed by Heritage and trusted third parties.

Who we share your personal information with

We may collect and disclose your personal information from and to third parties including:

- Our agents, assignees and contractors;
- Our service providers including those used for identity verification, software/IT support, account management (including payments), mailing material to you, customer and product research and accounting, legal and audit services;
- Government agencies when required or authorised by law;
- Courts and dispute resolution schemes;
- Data aggregators and analysts (including social media and virtual community providers) for our research and services;
- Other organisations with your consent.

We may also disclose your personal information across all of our brands including "Heritage Bank", "People's Choice" and "People First Bank".

We may also disclose your personal information to trusted third parties depending on the products or services you want. We'll tell you who they are when you apply for that product or service, and refer you to their privacy policy.

When we may disclose your personal information overseas

We will not send your personal information outside Australia unless it is authorised by law, and we are satisfied that the recipient of the personal information has adequate data protection arrangements in place. Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

The countries to which we are likely to disclose your personal information include countries within the European Union (e.g. Germany, Ireland, the Netherlands, Poland and Romania), India, Malaysia, Philippines, Singapore, United Kingdom, United States of America.

Our Privacy policy and how to contact us

Visit heritage.com.au/terms-conditions/privacy-policy or peopleschoice.com.au/privacy for our privacy policy, or ask for a copy at any branch. It tells you about:

- Other ways and reasons we may collect, use, or disclose your information.
- How to access your information and correct it if it's wrong.
- How to make a complaint related to the Privacy Act and Australian Privacy Principles and how we will deal with that complaint

Sometimes we update our privacy policy. You can always find the most up-to-date version on our website.

Want to speak to us about your privacy?

Should you have any concerns or if you would like further information regarding the handling of your personal information you can get in touch using any of the following methods:

People’s Choice Credit Union/ People First Bank		Heritage Bank
	13 11 82	13 14 22
	Visit peopleschoice.com.au/contact-us and complete an Online Enquiry form	feedback@heritage.com.au info@heritage.com.au
	Visit any of our branches	Visit any of our branches
	GPO Box 1942 Adelaide SA 5001	The Privacy Officer Heritage Bank PO Box 190 Toowoomba QLD 4350
	peopleschoice.com.au peoplefirstbank.com.au	heritage.com.au