

G&C Mutual Bank Limited (ABN 72 087 650 637) trading as Unity Bank and Reliance Bank ('the Bank', 'we', 'us' or 'our') is bound by the Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth) (Privacy Act) which allows us to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect.

This Privacy Policy for Job Applicants describes how we collect, use and share your personal information.

Outline of our Policy

Our Policy sets out:

- What information we collect and hold about you
- How we collect and hold information about you
- Why we collect, hold, use and disclose your information
- In what overseas countries we are likely to disclose your information
- How you can access and / or seek to correct your information
- How you can make a complaint and how we will deal with it

Personal information we collect and hold about you

Wherever possible, we will collect personal information directly from you. This information will generally come from what you provide in your resume or through conversations with us. We collect the following information:

- your name and contact details;
- your employment history;
- your education records where applicable;
- references from your former employers and other nominated parties;
- information from third party suppliers (such as police checks) for assessment and verification purposes; and
- information about you from social media.

If you do not provide us with the personal information we need, we may not be able to proceed with your job application.

We hold your information in our human resources system which you can rescind at any time. We have security systems to guard against unauthorised access. We also limit access to our employees on a needs basis.

How we collect personal information about you

We may collect personal information from you by various means including:

- from you directly in person;
- by telephone;
- using video conferencing;
- email;
- collaboration applications such as Microsoft Teams or Zoom;
- social media;
- through information from third party suppliers for assessment and verification purposes;
- from previous employers to check your employment history and any references your former employers or other nominated parties have provided; and
- third party checks, where applicable, from the Australian Federal Police, the Australian Criminal Intelligence Commission (ACIC) and equivalent overseas agencies for police, bankruptcy, and credit default checks, the Department of Home Affairs for Australian work rights, ASIC or APRA for licensee representatives and Financial

Regulatory checks. These will be issued electronically.

The Banking Act and the Corporations Act authorises us, where relevant, to obtain background checks. We will obtain relevant background checks for the successful applicant. You will need to consent to us obtaining relevant background checks. You do not have to but if you do not, we will not proceed with your application.

Why we collect, hold and use and disclose your personal information

We collect and use information about you to:

- assess your application for employment with us;
- verify information contained in your job application; and
- 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 may hold your information to assess your potential suitability for future job opportunities with us. We may contact you from time to time about other job opportunities with us. You can advise us if you no longer wish to be contacted. We may also hold your personal information for use in relation to any concerns or grievances raised with the recruitment process.

Your personal information will be deleted when it is no longer reasonably required for the purposes described above, or when you withdraw your consent, and we are not legally required to continue storing it.

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 but we will take appropriate safeguards to protect your information and its security. We do not disclose your information except when the law requires for some enforcement or investigative process.

Disclosure to overseas recipients

We will only disclose your information to overseas recipients with your express approval and as a requirement for the completion of all relevant checks.

How you can access and / or correct your personal information

You can request access to your information at any time. If the personal information we hold is incorrect, you can request us to correct it. To lodge a request, contact us by visiting one of our Service Centres or by telephone. Our contact details are available on our website at www.gcmutual.bank/contact/contact-us/.

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

Making a complaint

You may make a complaint to us if you consider that we have not complied with the relevant provisions of the APPs or relevant provisions of the Privacy Act. You can contact us using any of the below methods:

Phone: 1300 362 000 or 1300 364 400

Mail: PO Box A253, Sydney South NSW 1235 (attention to the Privacy Officer)

Email: mail@unitybank.com.au or info@gcmutual.bank

In person: Visit one of our Service Centre locations

We will deal with your complaint under our internal dispute resolution procedure. We will give you a copy of our Complaints Handling & 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.