

Privacy Consent and Notification

In this Privacy Consent and Notification 'we/us/our' means (collectively, or separately where the context requires):

- National Australia Bank Ltd ("NAB") and its related companies that assist it to provide its services;
- Citigroup Pty Limited ("Citi") and its related companies that assist it to provide its services; and
- Kogan Australia Pty Limited ("Kogan") and its related companies that assist it to provide its services.

'You/your' means all borrowers on your Account and other individuals named in an application for a Kogan Money Credit Card or to be an Additional Card holder on the Kogan Money Credit Card.

Purposes for which we collect, use and disclose your personal information

1. Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We may collect, use and disclose your personal information (which may include your credit information):
 - to identify you, conduct checks, understand your requirements, assess this application and future applications made by you and to set up, administer and manage your credit facilities and related services;
 - to set up, administer and manage your Kogan Money Credit Card and related services (including the Kogan accounts and memberships you use to shop with the Kogan Money Credit Card at Kogan.com and to get offers and benefits that are a feature of the Kogan Money Credit Card);
 - to conduct reviews of your Kogan Money Credit Card facility;
 - to manage promotions and provide benefits associated with your Card and your participation in the Rewards Program such as ensuring any Rewards Points you earn are properly credited;
 - to manage complaints and disputes, and deal with dispute resolution bodies;
 - to comply with applicable laws both in Australia and overseas including: (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act); (c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information; and
 - for other purposes as listed in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

We will use your information for the purposes we collected it for, as well as for related purposes where you would reasonably expect us to. If you do not provide us with the information we ask for or the information you provided is incorrect or incomplete, we may not be able to assess your application, or administer the products or services that you are seeking.

2. We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties, for example, in order to assist us to process your application or to locate or communicate with you.
3. Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

Disclosures of your personal information

4. We may disclose your personal information to other related companies and their affiliates, or business partners, for the purposes for which we collect, use and disclose your personal information, and for related purposes where you would reasonably expect us to, and they may disclose or use your personal information for those purposes. We may disclose to, and obtain personal information about you from:
 - each other (being NAB, Citi and Kogan);
 - each of our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, printers, data processors, collection agents, researchers, administration or business management services, data warehouses, specialised data matching and trending service providers, payment services providers, consultants, auditors, marketing service providers, and data and document management providers;
 - reward providers or other partners and their service providers;
 - other credit providers;
 - any signatory or guarantor, or proposed guarantor, to the Kogan Money Credit Card facility for which you are applying;
 - any broker, introducer, financial, legal or other adviser acting in connection with your Kogan Money Credit Card facility or application;
 - regulatory and tax authorities in Australia and overseas;
 - credit reporting bodies and other information providers. We may disclose your sensitive information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see 'Exchange of information with credit reporting bodies' below);
 - any external dispute resolution bodies;
 - any insurer relating to a Kogan Money Credit Card facility of yours;
 - organisations that have acquired, or are wishing to acquire an interest in any part of our business;
 - social media and other virtual communities and networks where people create, share or exchange information;
 - any entity where disclosure to, or collection from, such an entity is required or authorised by law; and
 - as further set out in our respective Privacy Policies and Credit Reporting Policies (where applicable) (see "Our Policies").

Identifying you for the purposes of the AML Act

5. We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information held matches (in whole or part) personal information held by the credit reporting body.
6. The Credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you agree to us making this request and disclosure of your personal information for this purpose, if you don't wish to proceed with electronically verifying Your identity, You should not continue with the digital application form and instead contact Us for an alternate method of application.

Disclosures to overseas recipients

7. Some of the recipients to whom we disclose your personal information may be based overseas. For a list of countries where such recipients are located, refer to:
 - NAB's Privacy Policy at nab.com.au/common/privacy-policy;
 - Citi's Privacy Policy at citibank.com.au/privacy; and
 - Kogan's Privacy Policy at kogan.com/au/privacy-policy/.

Exchange of information with Credit Reporting Bodies ("CRB") and other information services

8. If you are a primary card holder and have made an application for consumer or commercial credit, as part of your application, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.
9. We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from, CRBs. CRBs may include that information in reports provided to us and other credit providers to assess your credit worthiness. You can review the relevant policies at the following links: nab.com.au/common/privacy-policy or citibank.com.au/privacy. These policies contain information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share with them (which includes information in relation to defaults and serious credit infringements), and your rights in relation to them (including requesting a CRB not to disclose your credit reporting information if you believe you have been or are likely to be a victim of fraud, or not use your credit reporting information for pre-screening of direct marketing).
10. We have the right to conduct reviews of your Kogan Money Credit Card facility from time to time and at our sole discretion. You acknowledge that we will provide personal information to a CRB as permitted by the Privacy Act for each review and that a credit report may be obtained from a CRB for the purpose of any such review.

Our policies (including how to access and correct information and make a complaint)

11. You can review the relevant NAB and Citi policies at the following links:
 - NAB Privacy Policy at nab.com.au/common/privacy-policy; and
 - Citi's Privacy Policy at citibank.com.au/privacy.You can view the Kogan Privacy Policy at kogan.com/au/privacy-policy/.
12. Our policies include information on how you can access and/or seek correction of the personal information (including where relevant credit information and credit eligibility information) we hold about you. These policies also contain information as to how you can complain about a breach by us (meaning NAB, Citi or Kogan) of the Privacy Act (including where relevant the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we will deal with such a complaint.
13. The relevant policies also set out details of the CRBs to whom we disclose your personal information and how to contact them and seek copies of their policies for handling your personal information.

There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.

Consent for NAB and Citi to share your information with Kogan and for Kogan to share your information with NAB and Citi

14. You consent to:
 - NAB and Citi sharing your details with Kogan. This includes details such as identification and contact details, information we receive as part of your application and information relating to your Kogan Money Credit Card and Account (and your use of it); and
 - Kogan sharing your details with NAB and Citi. This includes details such as identification and contact details, information we receive as part of your application to become a Kogan member, information about your Kogan account and information relating to your transactions with Kogan.

Your marketing communications preferences

15. By completing an application as a primary card holder or, by activating or continuing to use your Kogan Money Credit Card as an Additional Card holder, you agree that we, our affiliate companies and our or their partners may use your personal information to keep you informed about offers relating to this product and other products, services, and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages. These consents shall remain in effect unless and until you

notify us that you do not want to receive such communications. If you do not wish to receive these communications please utilise the unsubscribe facility in the communication received or otherwise notify us in writing or call us.

16. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Verification

17. Your telephone calls and conversations, including any electronic chat, with a customer service representative may be recorded or saved, and monitored for quality, training and verification purposes.

More information and contacting us

18. If you wish to find out more information, notify us that you don't want to receive communications, or raise any specific or general concerns about us and our Privacy Policies, the contact details are as follows:

Privacy Officer

GPO Box 204

Sydney NSW 2001

Email: privacy.officer@citi.com.au

Kogan

Privacy Officer

GPO Box 2579

Melbourne VIC 3001

Email: unsubscribe@kogan.com.au