



Privacy Declaration and Consent Form

Rural Bank and Collection of Your Personal Information

Rural Bank Limited ("Bank", "us", "we", "our") is committed to safeguarding your privacy by ensuring your personal information is protected in a way that observes our own corporate values, as well as complying with the requirements of the National Privacy Principles of the Privacy Act (Cth)(1988), as amended ("Act").

The Bank and our sales agents, including the Elders Group of companies, the Bendigo and Adelaide Bank Group of companies and independent business originators ("agents"), collect your personal information to provide you with the financial products and services that you have requested that may include deposit or investment style accounts, loan accounts and other services such as internet banking. We also use your information for auditing, management reports, research, product development and planning. The Bank may not be able to provide you with the products and services you request if insufficient information is given.

To deliver those products and services, we may need to collect and / or disclose your personal information to organisations that carry out functions on our behalf ("service providers") such as agents, legal firms and conveyancers for loan establishment purposes, mailing houses for the production and distribution of account related correspondence such as statements, plastic card and cheque book providers for the production and distribution of Visa cards and personal cheque books, computer system operators and electronic network administrators. Service providers are not authorised by the Bank to disclose your personal information to third parties except to carry out functions on our behalf, where there may be a legal obligation to do so and in accordance with the National Privacy Principles.

The Bank may also collect from and / or disclose your personal information to Elders Limited and associated companies ("Elders Group") and Bendigo and Adelaide Bank Limited and associated companies ("Bendigo Group") as sales agents and the providers of computer and network and other services. The Bank also undertakes management of loan and trade debtor accounts on behalf of the Elders Group. This declaration applies to information collected for accounts and services conducted with or managed by the Bank.

By signing this and in accordance with the National Privacy Principles of the Act (as amended) the Bank may also collect from and / or disclose your personal information to the Elders Group and the Bendigo Group to send direct marketing material about other products and services that may be of interest to you. If you do not want to receive information about these products and services at any time please tell us by calling our Customer Service Centre on **1300 660 115**.

We are also required to collect data to comply with the requirements of Government Acts or Regulations such as the Financial Transaction Reports Act 1988. We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. As a registered user of our internet banking service we provide encryption security at logon. As we may hold your personal information on paper or in an electronic format we have physical, electronic and procedural safeguards to protect your personal information that we may hold.

These include secure document filing and holding facilities, computer network firewalls, computer system user identification codes and personal passwords, staff and agent policies, procedures and employment contract confidentiality obligations and privacy awareness procedures. We use secure methods to destroy or de-identify your personal information as soon as the law permits and provided the information is no longer required by us for any purpose for which the information may be used or disclosed under the Act.

You are entitled to access personal information we may hold about you. A request to access your information must be directed to the Bank Privacy Officer. You can also obtain more information about us and the way in which we manage your personal information, including obtaining a copy of the Bank's Detailed Privacy Statement by contacting our Privacy Officer. The Bank's Privacy Officer can be contacted between 8am and 6pm CST Monday to Friday (except National public holidays) by:

Telephone **1300 660 115**
Fax **08 8425 4111**
Email service@ruralbank.com.au
Mail **GPO Box 551 Adelaide South Australia 5001**

A copy of the Detailed Privacy Statement can also be obtained from our website at:

www.ruralbank.com.au

The signed consent of all persons who have provided personal information to us on this application or any attached form or associated instruction is required. Where the information relates to a person under the age of 18 years of age a parent or legal guardian must sign on their behalf.

If consent is not given by all persons we may not be able to accept or act upon your request.

Signature Date

Printed name

Signature Date

Printed name

Signature Date

Printed name

(Attach copies of this page for additional consent signatures as required)