

Your personal information and privacy

The privacy of your personal information has always been important to us at the National Australia Bank Group ("Group"). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Ltd. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group.

Collecting your personal information

The NAB will collect personal information for the purposes of:

- Providing you with a product or service (including assessing your application);
- Managing and administering the product or service;
- Identifying you and protecting against fraud;
- Verifying your authority to act on behalf of a customer;
- Determining whether a beneficiary will be paid a benefit upon a person's death;
- Letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If you provide us with incomplete or inaccurate personal information, the NAB may not be able to process your requests and applications or manage or administer your products or services. It may also not be possible to tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

Using and disclosing your personal information

The NAB may disclose your personal information to other organisations:

- Involved in providing, managing or administering the products and services we offer, including third party suppliers (eg printers, posting

services etc), other Group organisations, loyalty and affinity program partners and our advisers;

- Who are your financial or legal advisers or representatives and their service providers;
- Involved in maintaining, reviewing and developing our products, business systems, procedures and infrastructure including testing or upgrading our computer systems;
- Involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of a Group organisation;
- Involved in the payments system including financial institutions, merchants and payment organisations;
- Which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to;
- As required or authorised by law and/or where you have given your consent.

Your personal information may also be used in connection with such purposes. Because the Group operates throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory and Australia.

Gaining access to your personal information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. Contact us to get a form requesting access (see 'contact details'). In some cases, we may be able to deal with your request over the telephone or over a counter.

For more information about our Privacy Policy, please call: 13 22 65 (and select the option to speak to a Customer Service Representative). Or visit us at national.com.au

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website privacy.gov.au