

COLLECTION NOTICE

This document explains how Capricorn Society Limited ACN 008 347 313 (whether in its own capacity or as agent for and on behalf of Capricorn Society Financial Services Pty Ltd ACN 129 134 667 (we, us, our) will collect, use, disclose and store your personal information to verify your identity document(s) using the Attorney-General's Department's Document Verification Service (DVS). This will only occur with your express consent.

We are bound by the provisions of the *Privacy Act 1988* (Cth) (Privacy Act), including the Australian Privacy Principles (APPs), as well as *the Identity Verification Services Act 2023* (Cth) (IVS Act). Your personal information will be handled in accordance with our obligations under this legislation.

If individuals have any specific needs or require this notice in an alternative format, or if you need assistance due to any special circumstances, please contact us.

Why is your personal information being collected?

Before we can provide you with a range of products and services, Capricorn collects and verifies identification for a number of purposes including but not limited to the terms of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

How will we handle your personal information?

We may collect your personal information through third party service providers, in person interaction, email, online or other forms of correspondence.

The information you provide will be sent to the DVS Hub, administered by the Attorney-General's Department, and matched against official records held by the government agency responsible for issuing the identity document (document issuer).

The DVS Hub will advise us of whether the information you provide matches official records.

We store copies of your identity documents and/or a report delivered by a third-party service provider confirming the outcome of the DVS check (which will contain copies of your identity documents) after the DVS check is complete. This information will be retained by us for the period commencing from the time we receive the information until the end of the 7-year period after we cease providing "designated services" to you as defined in the AML/CTF Act (which includes the provision of loans).

How will the Attorney-General's Department handle your personal information?

The DVS Hub facilitates information transfer between us and the document issuer. The DVS Hub itself does not retain any personal information and the Attorney-General's Department cannot view or edit any of the personal information transmitted through the DVS Hub.

The Attorney-General's Department engages a third-party provider as a managed service provider for the DVS, who is required to adhere to the APP requirements and security standards to ensure the use and disclosure of personal information is limited to explicitly defined purposes including:

Australia

Locked Bag 3003
Level 19/141 St Georges Terrace
Perth WA 6000

1800 327 437

New Zealand

PO Box 91567
Victoria Street
West Auckland 1142

0800 401 444

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Corporations Act 2001
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cs@capricorn.coop
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- (a) for the purposes of the contract with the department; and
- (b) to comply with any request under section 95C of the Privacy Act.

The Attorney-General's Department is authorised to operate the DVS Hub for the purpose of verifying individual's identities under the IVS Act.

For more information on how the Attorney-General's Department may handle your personal information, see the Attorney-General's Department's 'Privacy Statement – Identity Verification Services' at: <https://www.idmatch.gov.au/resources/privacy-statement-identity-verification-services>.

How will the document issuer handle your personal information?

Your personal information will be shared by the Attorney General's Department via the DVS Hub with the government agency that issued your identity document to verify it against their official records. These agencies already hold your personal information as part of their official records, in line with their own privacy policies and legal obligations.

What happens if you don't provide your personal information?

You do not have to agree to verify your identity documents through the DVS. You can choose instead to make arrangements for one of our employees to attend your business premises so we can verify your identity in person.

However, if you do not provide the personal information we require to verify your identity, we may not be able to provide you with certain products, services or offerings (for example, trade account credit or a loan under our CAP-ezi Finance Terms and Conditions).

Other disclosures

Where necessary, we may disclose your personal information to third parties, including:

- the following categories of intermediary service providers involved in the use of the DVS who may receive your identification information to make or receive an information match request:
 - outsourced service providers that connect us to the DVS Hub;
 - identity service providers;
 - credit reporting agencies;
 - customer service providers such as call centre operators that respond to customer enquiries and escalate technical support requests;
- law enforcement agencies in certain circumstances.

The Attorney-General's Department's verification assistance service

There may be circumstances in which we will require assistance to verify your identity. If we request assistance from the Attorney-General's Department to verify your identity through the DVS, the Attorney-General's Department will collect your personal information for the purposes of verifying your identity document(s) through the DVS.

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The Attorney-General's Department may also disclose your personal information to the relevant document issuer to assist them with verifying your identity documents. This collection is authorised under APP 5.2(c) and section 27 of the IVS Act which permits the collection of your personal information from someone other than yourself when it is authorised under an Australian law.

The Attorney-General's Department will handle your personal information in accordance with their obligations under the Privacy Act.

Where the identity document(s) you require to be verified include information regarding other individuals (such as a Medicare card covering multiple individuals), it will be assumed that you have advised those individuals and obtained their consent to the disclosure. This information will only be used for the purposes of verifying your identity document(s) through the DVS. Any personal information of other individuals will otherwise be managed in the same way as your personal information.

There may be overseas disclosure of your personal information to recipients located in New Zealand where New Zealand government agencies or private organisations request for verification assistance of your identity document(s).

If you don't provide your personal information to the Attorney-General's Department, the Department will be unable to verify your identity document(s).

More information about the verification assistance service is set out in the Attorney-General's Department's Identity Verification Services [Privacy Statement](#).

Further information

More information about how we handle your personal information is set out in our Privacy Policy at <https://www.capricorn.coop/privacy-policy>. Our Privacy Policy outlines how you can access and seek correction of the personal information that we hold about you. It also contains information about our complaint handling process, including how you may complain about a breach of the APPs or a registered APP code, and how we will deal with such a complaint.

Contact details

Email: privacy@capricorn.coop

Telephone: 1800 327 437

Postal address: Privacy Officer
Capricorn Society Limited
Locked Bag 3003
West Perth WA 6872

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