



MUFG Bank, Ltd.

PRIVACY POLICY FOR EMPLOYEES AND PROSPECTIVE EMPLOYEES

This Privacy Policy (**Policy**) outlines the personal information handling practices for employees and prospective employees of Mitsubishi UFJ Financial Group, Inc., a company organised under the laws of Japan and those members of its group (including MUFG Bank, Ltd. ABN 75 103 418 882 and NZBN 9429 03554 4883 (collectively referred to as '**MUFG**', '**we**' or '**us**').

We are committed to ensuring your personal information is handled responsibly in accordance with relevant legislation, including the Australian Privacy Principles contained in the *Privacy Act 1988 (Cth)* and the requirements of New Zealand's *Privacy Act 2020* (collectively, '**Privacy Acts**').

In addition to these Privacy Acts, the European Union *General Data Protection Regulation* ('**EU GDPR**') establishes a uniform data protection law across the European Economic Area ('**EEA**') and aims to protect the privacy and usage of EEA resident's personal data. As such, we may be required to comply with the EU GDPR if you are an EEA resident.

Collecting your personal information – types of personal information that we collect and hold

The type of personal information that we may collect and hold, and where that information comes from, will vary depending on the circumstances in which we are dealing with you. This information may include:

- personal details about you such as your name, date of birth, residential and business addresses, telephone numbers, email and other electronic and banking details;
- employment contracts, and other records relating to terms and conditions of employment;
- details of financial interests supplied by employees for the purpose of managing perceived or potential conflicts of interest, and to identify personal tradeable securities for you, your domestic partners, or immediate family members that are financially dependent¹ on you and living at the same address as you;
- other details relating to the employment relationship and dealings with MUFG including:
 - pre-employment history, information from reference checks with the referees and previous employers you nominate, educational institutions where you were educated, police and other background checks, taxation details, results of aptitude and other tests, contact and emergency details, superannuation and KiwiSaver details and health insurance details;
 - government identifiers such as your tax file number, IRD number, ABN, NZBN, Medicare card number, driver's licence number or passport number (for example, to verify your identity at the time you apply for a position with MUFG);

¹ Financial dependence is defined as a situation where a person is wholly or substantially maintained financially by another person.



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- a records check or other verification information obtained from any Australian, New Zealand or foreign law enforcement body, court or government agency;
- a visa status check in relation to employment.

MUFG conducts a range of background checks including identity verification; previous employment and education verification; criminal and regulator checks; and screening to meet obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML Act)*. MUFG conducts visa checks to meet our obligations under the *Immigration Act 2009 (NZ)* and the *Migration Act 1958 (Australia)*.

MUFG also conducts annual periodic screening of all employees against the Minimum Sanctions Screening Lists stated on the Global Sanctions Screening and Investigation Standard.

As a general rule, we do not collect sensitive information about you. However, in circumstances where we require sensitive information from you for a lawful purpose in the course of your employment, we will usually seek your consent to collect it.

Your personal information is collected by us directly or sometimes by agents or service providers who are engaged by us to do so. We usually collect your personal information directly from you. However, sometimes we may need to collect personal information about you from third parties. For example, to confirm referees or to assist us to locate or communicate with you.

If you do not provide us with personal information we ask for or the information provided is incorrect or incomplete consequences for you can include, as relevant, that we may not be able to assess and approve any application for a position, or to provide or manage our products or services.

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

We will only collect, hold, use and disclose your personal information as reasonably necessary for our business purposes and as permitted by law. These purposes may include:

- compliance with employee policies and procedures;
- recruitment and staffing purposes such as:
 - to review your qualifications and suitability for any position that you have applied for with us;
 - managing any transfer to another position after you have joined MUFG;
- to maintain a talent pool of job applicants in order to match you to future job vacancies;
- to send you job advertisements and information on our job vacancies;
- dealing with complaints; and
- as required by various Australian and New Zealand laws which may either expressly, or in effect, require MUFG to collect your personal information:
 - for Australia, such laws include the Commonwealth Taxation Administration Act, Income Tax Assessment Act and other taxation laws (for example to comply with



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obligations relating to employment or with information requests issued by the Federal Commissioner of Taxation), employment laws (for example the Fair Work Act) and the Migration Act;

- for New Zealand, such laws include the Tax Administration Act, Income Tax Act and other taxation laws (for example to comply with obligations relating to employment or with information requests issued by the Commissioner of Inland Revenue), employment laws (for example the Employment Relations Act) and the Immigration Act.

Disclosures of personal information to third parties

MUFG may disclose your personal information for the purposes listed above or as otherwise permitted by the Privacy Acts to third parties that include the following:

- related entities, commercial partners (including parties with whom we have various types of commercial arrangements) and affiliates;
- service providers (such as insurers, auditors, information providers, advisors, agents and debt collectors);
- Australian, New Zealand or foreign law enforcement bodies, courts and government agencies;
- third parties you authorise to act on your behalf or that are otherwise connected with you (such as your accountant, legal representative or referee);
- other persons that MUFG needs to deal with in connection with engagement of staff (such as training or medical providers, insurers, next of kin, referees);
- other members of the worldwide MUFG group of companies;
- electronic signature service providers (*for the use of DocuSign*); and
- other persons and entities as permitted under the Privacy Acts (such as insurers).

Being a global organisation, we may need to disclose some of your personal information with organisations outside of Australia or New Zealand. Any disclosure will be in accordance with the Privacy Acts. If we do need to disclose some of your personal information, it is likely that the countries in which such overseas organisations will be located will include Japan, Singapore, Hong Kong, India, Canada and/or the United States of America.

Holding personal information and keeping it secure

Your personal information may be stored in hard copy documents or electronically in our software or systems or on systems provided by related entities or by our service providers. We take reasonable steps to protect your personal information we hold from loss, unauthorised access, and misuse. Your personal information is protected by various physical, electronic and process-related safeguards and we also impose various obligations on our service providers to meet appropriate security and confidentiality standards. We train our employees to handle personal information appropriately and we place restrictions on access to such information.



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When no longer required, we take reasonable steps to destroy or de-identify your personal information so that it is no longer able to be linked to your identity in line with document retention requirements.

Accessing personal information held by MUFG

You have a right to request access to the personal information that we hold about you, subject to certain exemptions under the Privacy Acts. Access requests may be made in writing or by telephone. See 'Contacting us about Privacy' below. We may ask you to provide further information to clarify your request. We will respond to your request within 20 business days.

Correcting personal information held by MUFG

We take all reasonable steps to ensure that all personal information we collect, hold, use or disclose is accurate, complete, up-to-date and relevant to our dealings with you and the nature of our relationship with you.

If you would like to request a correction of your personal information please see 'Contacting us about Privacy' below.

In certain situations, we may not agree to a request to correct information we hold about you. If this occurs we will advise you, and our reason for not agreeing to the correction request. If you maintain your request to have the information we hold altered, you can provide us with a statement of the correction sought and we will attach your statement to the information.

Privacy complaints or disputes

If you believe your personal information has not been treated consistently with the Privacy Acts or that we have failed to comply with the Privacy Acts, please contact us – see 'Contact us about Privacy' below and we will then follow our internal dispute resolution process.

You will receive an acknowledgement of receipt of your complaint from us as soon as reasonably practicable after we receive it.

We investigate all complaints and will respond to you as soon as reasonably practicable.

If you are unhappy with the handling of your complaint you can contact:

- the **Office of the Australian Information Commissioner**, by calling them on 1300 363 992, writing to them at either GPO Box 5218 Sydney NSW 2001 or GPO Box 2999 Canberra ACT 2601, or e-mailing them at enquiries@oaic.gov.au or visiting their website at www.oaic.gov.au
- the **Office of the Privacy Commissioner** by calling them on 0800 803 909, writing to them at PO Box 10 094, The Terrace, Wellington, 6143 or by e-mailing them at enquiries@privacy.org.nz or visiting their website at <https://www.privacy.org.nz/>

Contacting us about Privacy



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If you wish to contact us about the privacy-related matters described above or find out more information about our privacy practices, please use the contact details below:

The Compliance Officer
MUFG Bank, Ltd.
Level 25 Gateway
1 Macquarie Place Sydney NSW 2000
Tel (02) 9296 1114

Or via email to: OceaniaPrivacy@au.mufg.jp

Credit reporting

We do not provide consumer credit, nor do we collect or hold credit eligibility information (information from a consumer credit reporting bureau) about individuals. However, this notice and our Policy apply to any identification and other information we hold about you that might otherwise be credit information under the Privacy Acts, even though it does not relate to consumer credit.

Changes to this policy

We may change this privacy policy from time to time for any reason and will update you accordingly.