

Privacy Notice and Acknowledgement

July 2026

1. Who is collecting your information

Rabobank Australia Limited (ABN 50 001 621 129, AFSL 234 700) ("Rabobank", "we", "us") collects your personal data.

2. What personal data we collect

We collect personal data from you that is necessary to process your application and manage your relationship with us.

This may include:

- Identification details (e.g. name, date of birth, address, contact details)
- Identification documents and data (e.g. passport, driver licence)
- Financial and account data
- Tax related data (e.g. TFN, residency)
- Data about your source of funds and wealth
- Data required for regulatory compliance (e.g. AML/CTF)

Before providing us with another applicant's personal data, please ensure that person receives a copy of this Privacy Collection Notice (which can be downloaded from our website) and is aware that their personal data has been provided to Rabobank in connection with the application, so that they can understand how Rabobank collects, uses, discloses and otherwise handles their personal data.

Tax File Numbers

Tax File Number (TFN)

For accounts that earn interest, Rabobank Australia provides customers with the option to supply their Tax File Number (TFN), a TFN exemption, or an Australian Business Number (ABN) where applicable to business customers. A TFN should only be provided in connection with accounts that are capable of generating interest.

You are not required to disclose your TFN. However, where a TFN, exemption, or ABN is not provided, Rabobank may be legally required to withhold tax from any interest credited to your account at the prescribed rate and remit those amounts to the Australian Taxation Office (ATO).

Any TFN data collected by Rabobank is obtained in accordance with Australian taxation laws and is used only for tax-related purposes, including determining whether withholding tax applies and meeting reporting obligations to the ATO. Rabobank will handle and use your TFN only as authorised or required by law

3. Purpose of collection

We collect, use and hold your personal data to:

- Process your application and provide banking products and services
- Verify your identity (including via the Document Verification Service)
- Administer and manage your account
- Comply with legal and regulatory obligations (including AML/CTF, FATCA and CRS)
- Detect and prevent fraud or misconduct
- Improve our products and services
- Communicate with you

4. Consequences of not providing data

If you do not provide the requested information, we may be unable to process your application and provide products or services to you.

5. Disclosure of your data

We may disclose your personal data to:

- Other members of the Rabobank Group
- Third-party service providers (including identity verification providers)
- Your authorised representatives (e.g. financial advisers, intermediaries)
- Government agencies, regulators and law enforcement bodies
- Organisations assisting with payment processing or product delivery

6. Overseas disclosure

Your personal data may be disclosed to recipients located outside Australia, including the Netherlands. These disclosures occur for purposes such as product administration, regulatory compliance and service provision.

7. Further information

Our [Privacy Policy](#) contains additional data about how Rabobank collects, holds, uses and discloses personal data, including where collection is authorised or required by law, how we may collect data from third parties, how you can access or correct your personal data, and how to raise a concern or complaint about our handling of your personal data.

You can contact us via:

- **Phone:** 1800 025 484
- **Mail:** GPO Box 4577, Sydney NSW 2001
- **Online:** via the [Contact us](#) link.