



Your Privacy Is Important to CPS

Commencing 21 December 2001, The Privacy Amendment (Private Sector) Act 2000, commenced operation. It amends the Privacy Act 1988 to include increased regulation of the private sector, in relation to personal information held by private sector organisations. The amended legislation involves the introduction of 10 National Privacy Principles (NPP's) that cover the basic tenets of information privacy.

In essence the NPP's set out how we should collect, use, keep secure and disclose your personal information. The principles also give individuals a right to know what information an organisation holds about them and a right to correct that information if it is wrong.

As a result of our relationship with members of the Credit Union, we need to collect and hold certain information necessary for us to provide products and service for you.

To help explain the impact of the NPP's on members, we have produced a brochure titled "CPS Privacy Statement". You can obtain a copy of it from any CPS Personal Financial Centre,

by calling our Telephone Response Centre on (02) 6286 0555, by emailing us on cps@cpsact.com.au or on the web site, www.cpsact.com.au. This brochure also contains a form to complete if you do not wish to receive direct marketing communication/materials from the Credit Union. This form is reproduced below and you can complete it and return it to us, if you do not wish to receive direct marketing material. Please note that the Credit Note newsletter is not regarded as direct marketing material, as it provides essential information to members on products and services, terms and conditions etc. Therefore, if you do return the form below, you will still continue to receive this newsletter.

If you would like to obtain more details about CPS' approach to privacy, please call us on (02) 6286 0555 and we will be glad to assist you.

CPS CREDIT UNION MARKETING OPT-OUT REQUEST

If you do not wish to receive marketing material please complete this form and return to the Credit Union.

PLEASE NOTE: YOU DO NOT NEED TO DO ANYTHING IF YOU ARE HAPPY TO RECEIVE MARKETING OFFERS FROM US.

Member Name:

Mail Address:

Member Number:

Telephone:

I instruct CPS Credit Union Co-operative (ACT) Limited that it is not to use my personal information to provide me with marketing materials (except to inform me of terms and conditions of my products and services with the Credit Union).

Signed..... Date...../...../.....

Signed..... Date...../...../.....

Office Use Only

☐ All signatories signed ☐ Request loaded on system

COMING SOON

CPS members will shortly have access to an exciting wealth management portal on our web site. MyCU is coming soon and we will be sending you important information about it in early March 2002.



CPS CREDIT UNION
CO-OPERATIVE (ACT) LIMITED
ABN 31 087 649 670

As advised in the October 2001 edition of the Credit Note Newsletter, CPS is now offering members a range of options for obtaining a statement of their accounts. These include: statement printers in all Personal Financial Centres, CPS Web-Link Internet Banking (www.cpsact.com.au) and our 24 hour telephone information service (1300 660 666).

For members who will genuinely experience difficulty accessing these alternatives, the Credit Union will consider issuing more frequent statements without cost, upon receiving a written request.

Given these options, we have decided to reduce the frequency of statements posted to members in accordance with the type of accounts held within each membership, as follows:

- Members with a Visa Line of Credit/Business Cheque Account — Monthly Statements
- Members with a Loan Account or a Visa Debit Card — Quarterly Statements (end of March, June, September and December)
- Members not having a Visa Line of Credit, Visa Debit Card, Loan Account or Business Cheque Account — Six Monthly Statements (end of June and December)

However, if any member still requires a mailed statement more often than the above timeframe, we will do this, for a small cost of \$1.00 per statement required in excess of the determined timeframe for that membership. These changes are effective from 1 January 2002. If you require more frequent statements, please call the Telephone Response Centre on (02) 6286 0555 and this will be arranged. The relevant fee will be debited to your account each time you receive an additional statement.

MORTGAGE LOANS NOW UP TO 30 YEARS MAXIMUM TERM

CPS now offers mortgage loans for terms up to 30 years, whereas the previous maximum was 25 years. The longer term may assist borrowers who want to take their loan over the longer terms and reduce repayments, especially in the earlier part of their loan, with a view to paying additional payments later on. For information on CPS home loans, please call our Telephone Response Centre on (02) 6286 0555.

“1300” NUMBER FOR 24 HOUR TELEPHONE INFORMATION SERVICE

CPS now has a 1300 number for its 24 hour telephone service. This number will allow members who are holidaying or working interstate, to call the service for the cost of a local call. The new number is 1300 660 666. Please make a note of this number as it could be very handy over the New Year holiday period.

We are about to improve access to BPAY

During February 2002, CPS is improving the way that members access BPAY. No longer will you have to ring a separate telephone number because BPAY will be integrated into the CPS 24 hour telephone service (1300 660 666) as a menu item. If you are currently using BPAY on the internet (www.cpsact.com.au) by clicking on the special BPAY icon, this will be integrated into CPS Web-Link internet banking. This means you can do everything you need to, from one location, rather than having to log into two separate systems using different passwords. These changes to BPAY access methods mean there are new revised terms and conditions. These will be communicated to users in different ways, depending on which services you currently use. We have summarised these different ways below:

Existing Registered BPAY Users

BPAY will become a menu item within CPS Web-Link (internet banking) and within our 24 hour telephone service. If you are registered to either of these services, you will be able to use BPAY via that service. If you are not currently registered for one or both of these services, then you will need to register so that you can continue to use BPAY. If you wish to register for CPS Web-Link or the 24 hour telephone service, please call our Telephone Response Centre on (02) 6286 0555 or call into any Personal Financial Centre.

Existing Web-Link Users

You will now also have access to BPAY as a menu item within CPS Web-Link. When you first attempt to use BPAY within CPS Web-Link, you will be asked to accept the new terms and conditions relating to BPAY before proceeding. Once you do this, you will have immediate access to BPAY on the internet.

Existing 24 Hour Telephone Service Users

You can now have access to BPAY as a menu item within this service. Given this, you will need to agree to accept new terms and conditions that govern telephone BPAY.

When you first attempt to use the new BPAY option, you will be advised how you can obtain a copy of the new terms and conditions. Once you read, sign and return these to us, you will have access to the new telephone BPAY option.

If you have any questions at all, about BPAY, please contact our Telephone Response Centre on (02) 6286 0555.

2002 Financial Planning Seminars

CPS Credit Union, in conjunction with Bridges Personal Investment Services, invites all members to attend this years free financial planning seminars. Details of the first two seminars are listed below.

The Best Investment Options For You (Tuesday 19 February 2002)

Not sure of what investments you should be considering and which are best for you? This seminar will focus on how to develop an investment strategy and a properly balanced portfolio. Everyone who attends will receive a copy of *Smart Investing: A Basic Guide and Smart Investing II: A Strategy Guide*.

Start Now: Create Your Own Wealth (Tuesday 30 April 2002)

Looking to secure your financial future? This seminar covers investing in shares and managed funds, building a balanced portfolio, savings plans and borrowing to invest.

Venue: CPS Credit Union
105 Mawson Drive, Mawson

Time: 5:15pm registration for 5:30pm start

Bookings are essential for all seminars, as places are limited. To book your seat at a seminar, please call the Telephone Response Centre on (02) 6286 0555.

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