

Overview

Allcredit Automotive Finance Pty Ltd ABN 56 647 220 371 managed by Allied Retail Finance Pty Ltd ABN 31 609 859 985 and Australian Credit Licence 483211 ('we', 'us', 'AAF'), collects, uses, holds and discloses personal, credit and credit-eligibility information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use, hold and exchange credit, credit-eligibility and personal information about you for those purposes.

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, use of third party sites, and other user information.

Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information.

Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

Privacy Disclosure Statement and Consent

We are collecting from you (or your broker on your behalf) credit, credit-eligibility and personal information (**information**) about you, as applicable:

- to assess and provide you, or a company of which you are a director, with:
 - consumer credit for personal, household, domestic or residential investment purposes; or
 - commercial credit for business purposes; or
 - other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- in relation to a guarantee, you will provide;
- to manage any credit contract that results
- to manage or better service your, or the company's, account and any future needs;

- to verify your identity by using information held by a credit reporting body (**CRB**) and using other on line resources,;
- to market products and services by us and by third parties;
- to perform associated tasks;
- to assist you to manage your debts or the company's debts or collect any amounts you or the company owes; and
- to comply with laws (for example, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*).

The information may also include bank statements and financial records. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

We may collect your information from you or from third parties.

Your information – Collection and Credit Reporting Body Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to obtain your consumer or commercial credit report, to assess your credit application and to manage any credit contract that results. We may:

- exchange your information with Equifax, and/or illion CRBs,
- use information the CRB provides to assist us assess your credit or guarantor application;
- disclose your information to your introducer to assist in the application process;
- provide the CRB with your repayment history information;
- notify the CRB of any overdue payments;
- notify the CRB of a serious credit infringement (including if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us); and
- ask the CRB to assess your eligibility to receive direct marketing material from us.

The CRB may include your information (including information that we disclose to the CRB) in reports to other credit providers to assist them in assessing your credit worthiness.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this

Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Your rights

You have the right to ask:

- us to provide you with all the information we hold about you;
- us to correct the information we hold if it is incorrect;
- us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- the CRB not to use your information for direct marketing assessment purposes, including pre-screening;
- the CRB not to use, or disclose, your information if you have reasonable grounds to believe you have, or will be, a fraud victim; and
- the CRB to provide you with a copy of the information it holds about you.

You may obtain further information about these rights by requesting a copy of our Credit Reporting Policy by contacting us on 1300 865 326.

Access to information and privacy and credit reporting policies

You can change the authorisations and consents given and gain access to the information we hold about you by contacting our Privacy Officer via email at privacy@allcreditautomotivefinance.com.au or Ph.: 1300 865 326. In some cases, an administration fee may be charged to cover the cost of providing the information.

Our [Privacy Policy and Credit Reporting Policy](#) are available if you ask us for a copy.

Links to the privacy policies of the CRB we deal with are shown at the following websites:

- Equifax via their website www.mycreditfile.com.au; or
- illion via their website www.illion.com.au

Exchange information with other businesses

We may give or receive information about you to the following types of businesses, some of which may be located overseas:

- Other financiers or credit providers
- Finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services
- Any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers
- Persons who are or are likely to be co-borrowers with you or to guarantee your loan,

- Government authorities which hold your driver's licence and/or motor vehicle registration information in order to confirm your identity and address details
- An organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct)
- Associated businesses that may want to market products to you
- Our related companies, joint venture partners and other organisations (including their agents and contractors) that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us
- Your referees and your employer
- Investors, advisers, trustees, ratings agencies and other businesses assisting us with funding
- Insurers, valuers, and debt collection agencies
- Any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

By providing your email address and mobile telephone number in your consumer or commercial credit application, you authorise us to give you documents, notices and marketing material by email or SMS as are permitted to be given electronically including a consumer or commercial loan contract.

You consent to sign all documents and notices including a consumer and commercial loan contract electronically.

Direct marketing

Please advise us if you do not wish to receive direct marketing communication or change your mind on receiving and signing documents electronically.

Customer identification

We may disclose your name, residential address and date of birth to an organisation, including a CRB, to verify your identity. The organisation will use this information to give us an assessment/ report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching. **Note:** If you do not provide this consent, we will verify your identity in another way, which may require you to provide various

supporting identification documents (either original or certified copies).

Overseas disclosure

We and the businesses we disclose your information to may disclose this information to businesses located overseas including in the United Kingdom and New Zealand. Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those that apply in Australia. Any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Additional matters

You also agree that we may, as appropriate:

- where you are a consumer credit applicant, notify a CRB you as an individual (not as a director of a company) have applied for credit with us, the amount of the credit required, the contract details, including the amount financed, your status under the contract (borrower / co-borrower / guarantor) and commencement and termination dates,
- provide your identification details to the CRB,
- exchange your information with the CRB, any credit provider named in your credit report or in your application and with any introducer assisting you with the application;
- obtain information about your consumer credit or commercial activities, or commercial credit worthiness, where relevant, from a CRB;
- disclose information about you to a guarantor, or a prospective guarantor; and
- when you are a prospective guarantor, obtain a credit report about you to assess whether to accept you as a guarantor.

You also agree and consent to, as appropriate:

- a CRB disclosing consumer credit information to us for considering your consumer or

commercial credit or guarantor application, and/or assessment a credit application by a company of which you are a director,

- when you are a prospective guarantor, us using that information to assess your suitability as a guarantor; and
- another credit provider, disclosing to us for a particular purpose, information it holds about you.

Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

We may use or disclose this information before, during or after the term of any agreement you have with us.

Signatures of Borrower(s)/Guarantor(s) and date

By signing this form, I consent to both the:

- collection, use, holding and disclosure of my information as set out above; and
- disclosure of my name, residential address and date of birth to a CRB or other organisation for the purposes of electronically verifying my identity as set out above

Signature

Name of Signatory

Date