

**NATIONAL MOTOR LOANS PTY LTD**  
**ABN 59 126 911 635**

**PRIVACY POLICY**

National Motor Loans Pty Ltd, ACN 126 911 635, also trading as National Motor Loans Pty Ltd ('NML', 'we', 'us', 'our') is committed to protecting your privacy and the confidentiality of your personal and credit information (information). In handling your credit information, we are bound by, and comply with, the Privacy Act 1988, the Australian Privacy Principles (APPs) and the Credit Reporting Privacy Code (Code).

This privacy policy sets out how we collect and manage your information, how you can access that information if you wish and how you can complain if you are not satisfied with our policies and processes.

**1. Collection and storage of personal information**

We collect information from, and about, you to, as appropriate:

- respond to your enquiries about our finance products or insurances we can source for you
- assess your credit application and provide you with the finance you require from us
- assess the application for finance made by a company of which you are a director
- assess your application to guarantee the repayment of finance we are considering providing
- provide customer support
- promote our finance products
- manage any complaints
- manage any business arrangements under which we provide or receive goods or services

We also use the information we collect to:

- manage your account
- develop new products, policies and procedures
- undertake market research
- obtain legal and compliance advice about our obligations
- meet our regulatory and legal obligations

The information we collect may include personal identification, contact details, financial information, lending and default history, banking details, personal and trade references and employment or business history, depending on the relationship you wish to have with us. If you choose not to provide this information, our ability to assist you may be restricted.

Wherever possible, we will collect your information directly from you, or from your broker, should you wish to apply for finance. We may obtain personal information about you from a third party, such as your accountant or a credit reporting body, for a particular purpose. Wherever possible we will tell you who we need to contact and why.

We may also collect information from you if you choose to use our website to communicate with us. We will collect the information you provide through our interactive facilities, such as customer enquiry, online finance application or comment forms.

In some circumstances, brokers, dealers, accountants, referees, external dispute resolution schemes, your agents and government bodies may provide us with your information. The circumstances in which third parties provide us with information include purchase or service requirements, employment or finance applications, account management and complaints.

We take steps to protect any information we collect so it will be safeguarded from misuse, loss, unauthorised access, use, disclosure or modification.

The law may require us to retain your personal information for a period of time after our business dealings have finished. It is securely stored and disposed of, or de-identified, when no longer required.

## **2. Website information collection**

When you visit our website, our ISP host records a range of information, including your server address, domain name, the date and time of the visit and the pages viewed. This information may be collected by using cookies which is data sent to your web browser. This allows our site to interact more efficiently with your computer.

If you disable the use of cookies, your use of our site may be affected. Information collected about your visit to our site is retained for statistical and website development reasons and is not in a form which would enable us to identify you.

When visiting our site, you will not be required to provide us with any personal information unless you request information about our equipment or finance or respond to a promotion. If you do, we will ask you to provide contact details along with other information required to respond to your contact with us.

We may also retain that information provided for product planning purposes. It may also be used for direct marketing purposes unless you tell us you do not wish to receive marketing material.

## **3. Use and disclosure**

We use your information to provide you with the finance you require, consider your suitability to be a guarantor and perform other functions and activities associated with managing our relationship.

Those functions and activities can include our internal administration, credit assessment, account management, product or service development, compliance audits/reviews, marketing, complaints management, planning and research requirements as well as future offers of finance to you.

Where you, as an individual, apply for finance with us, or agree to act as a guarantor, you authorise how we may collect, use and disclose your personal and credit information in the Privacy Statement and Consent we ask you to sign before we consider your application for credit or to be a guarantor.

We will disclose your information to third parties only as the Privacy Act permits and where there is a valid reason to do so. All third parties must use your information only for the specific purpose for which we supply it.

Third parties may include:

- Employees, contractors, auditors and advisers
- Credit reporting bodies
- Service providers (e.g. computer systems consultants, document custodians, mailing houses etc) to enable them to perform those services),
- Your agents, including your broker, where required
- Insurers, insurance brokers and insurance assessors
- Debt collection agencies
- Referees, where authorised
- Companies to which we are related
- Government authorities and law enforcement agencies, as required by law only.

We may also provide your information to, and receive your information from, a credit reporting body (CRB). We may:

- Disclose your information to Equifax Pty Ltd, a credit reporting body for credit assessment or collections purposes
- Use information provided by the CRB for credit assessment or collections purposes, including:
  - Your name, address and date of birth
  - Current and previous credit account history
  - Repayment history
  - Default history
  - Any court proceedings – summons, judgement and Bankruptcy actions
  - Serious credit infringements history, covering fraudulently obtaining, or attempting to obtain finance or shown an intention to avoid repayment obligations
- Provide the CRB with your repayment history
- Notify the CRB of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so
- Notify the CRB of a serious credit infringement 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
  - We will only do this if we have not been able to contact you over a 6 month period
- Ask the CRB to assess your eligibility to receive direct marketing material from us

Any information shared with, or by, a CRB is held in electronic form, trackable through the CRB or our systems by time, date, account and user.

Alternatively:

We do not send or store your information overseas. It is always held in Australia.

#### **4. Information Access**

You can access the personal and/or credit information we hold about you by contacting us in any of the ways shown in (6) below.

You can also access the information the CRB holds about you by contacting them for a copy of that information at:

**Equifax Pty Ltd**, a wholly owned subsidiary of Equifax Inc.

**Email:** [customerserviceau@equifax.com](mailto:customerserviceau@equifax.com)

**Address:** Equifax P.O. Box 964 North Sydney, NSW 2059

**Phone:** 138 332

**Website:** <https://www.equifax.com.au/>

If any information is incorrect, out of date or incomplete, you have the right to have that information updated and corrected. If, for any valid reason, we refuse to correct your information, we will explain why.

## **5. Complaints and concerns**

Please contact us if you have any complaints or queries about how we manage your information or you no longer wish to receive marketing materials. You can contact us by mail, phone or email, as listed in (6) below.

If you lodge a complaint, our Internal Dispute Resolution officer will investigate your complaint. We will commence the investigation within 2 days and provide you with a response within 14 days. We will seek your agreement to a longer time if it is needed. We will keep you informed of the investigation process by phone or email at least once a week and provide you with a written response to your complaint within 30 days.

If you do not accept our response, you may take the complaint to our External Dispute Resolution Scheme.

AFCA's contact details are:

Phone: 1800 931 678  
Fax: (03) 9613 7399  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Mail: Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001 (Australia)

## **6. Obtaining our privacy policy**

This privacy policy may change over time. You can obtain the current version from our website, or by contacting us by any of the contact methods below.

**Email:** [management@nationalmotorloans.com.au](mailto:management@nationalmotorloans.com.au)  
**Address:** P.O. Box 4836 Eight Mile Plains, QLD 4113  
**Phone:** 07 3340 6760  
**Website:** [www.nationalmotorloans.com.au](http://www.nationalmotorloans.com.au)