

## PRIVACY DISCLOSURE STATEMENT &amp; CONSENT

## Overview

Group & General Finance Pty Ltd, ACN 000 937 257, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

## Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- o To 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
- o In relation to a guarantee you will provide.

We require the information we collect from you, or your broker on your behalf, to assess your credit or guarantor application or the credit application of a company of which you are a director, source any required insurances and to manage any credit contract that results. 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 are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

## 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 assess your credit application and to manage any credit contract that results. We may:

Disclose your information to Veda Advantage Information Services and Solutions Limited, a credit reporting body (CRB)

Use information the CRB provides to assist us assess your credit or guarantor application

Disclose your credit information to your introducer to assist in the application process

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 your 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

- o 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

Disclose your credit and personal information to any person we are authorised or required to by law, such as under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* or by government or law enforcement agencies or regulators, or where you have provided us with consent.

The CRB may include your information 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:

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

You can gain access to the information we hold about you by contacting our Privacy Officer by telephone on 02 9418 5513 or email at [accounthelp@alto.com.au](mailto:accounthelp@alto.com.au). In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at <http://www.alto.com.au/headoffice/alto-headoffice/alto-auto-group-car-dealer-general/> or we will provide you with a copy if you ask us.

You can contact the CRB by email at [membership.correction@veda.com.au](mailto:membership.correction@veda.com.au) or visit their website [www.veda.com.au](http://www.veda.com.au)

## Disclosure and Consent

By signing below, you agree we may:

Use your personal and credit information:

# PRIVACY DISCLOSURE STATEMENT & CONSENT

- o To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
- o To manage or better service your, or the company's, account and any future needs
- o To assist you to manage your debts or the company's debts or collect any amounts you or the company owes
- o As the law authorises or requires; Obtain from, and disclose to, any third party, including your introducer, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assess, arrange, provide or administer your credit application or guarantee and any insurance requirements;

Provide credit information about you to a guarantor, or prospective guarantor;

- o Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- o Disclose your personal and credit information to other organisations 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;
- o Disclose your personal information to 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: and
- o Disclose your personal and credit information to a Document Verification Service (DVS) to be subject to an Information Match Request in relation to relevant Official Record Holder information.
- o The Information Match Request, the Information Match Result and other Information Match Data and the use of the DVS may involve the use of third party systems and that information as relevant will be transmitted to New Zealand by the DVS.

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 credit 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 credit 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 Us disclosing your credit information to a guarantor, or a prospective guarantor

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.

## PRIVACY DISCLOSURE STATEMENT &amp; CONSENT

<input type="checkbox"/>	I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder for the purpose of confirming my identity.
Signed:	
Name:	
Date:	

App. 1, Director 1 and/or Guarantor 1

<input type="checkbox"/>	I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder for the purpose of confirming my identity.
Signed:	
Name:	
Date:	

App. 2, Director 2 and/or Guarantor 2

<input type="checkbox"/>	I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder for the purpose of confirming my identity.
Signed:	
Name:	
Date:	

App. 3, Director 3 and/or Guarantor 3

<input type="checkbox"/>	I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder for the purpose of confirming my identity.
Signed:	
Name:	
Date:	

App. 4, Director 4 and/or Guarantor 4