



## Notifiable Privacy Matters: Use of your Personal Information.

**RACV Finance ("RACVF") May Provide Credit Information** (including Personal Information) to the Following Credit Reporting Bodies:

- a) **Veda Advantage Information Services & Solutions Ltd:** I/we can receive a copy of the Veda Advantage Credit Reporting Policy at [www.veda.com.au](http://www.veda.com.au) or by contacting Veda Advantage at P.O Box 964, North Sydney NSW 2059. Phone: 1300 762 207.
- b) **Experian Australia Credit Services Pty Ltd:** I/we can receive a copy of the Experian Australia Credit Reporting Policy at [www.experian.com.au](http://www.experian.com.au) or by contacting Experian Australia at PO Box 1969 North Sydney NSW 2060. Phone: 1300 784 134

RACVF may give Credit Reporting Bodies information about me/us. The information may include identity particulars; type and amount of credit applied for; the fact that RACVF is a current credit provider to me/us and the type amount and date the credit was provided; that the credit provided to me/us by RACVF has been paid or otherwise discharged, details of amounts which have become overdue by more than 60 days (and for which RACVF has provided me/us with a section 6Q and section 21D notice in accordance with the Privacy Act); advice that payments are no longer overdue; and when in the opinion of RACVF I/we have committed a serious credit infringement.

A Credit Reporting Body may include the information disclosed by RACVF in reports provided to other Credit Providers to assist them to assess my/our credit worthiness.

I/we are/am entitled to request that a Credit Reporting Body:

- a) not use or disclose credit reporting information about me/us for the purpose of pre-screening of direct marketing by RACVF or another Credit Provider;
- b) not use or disclose credit reporting information about me/us where I believe on reasonable grounds that I/we have been or are likely to be a victim of fraud.

I/we have the right to request access to the credit information RACVF holds about me/us and make a request for RACVF to correct that information.

**Information Access & Disclosure:** My/our personal information held by RACVF must be released to me/us at my request, except in some instances where, for example the access request is frivolous or vexatious, or the information is in relation to existing or anticipated legal proceedings between myself/us and RACVF, or where it may prejudice any negotiations between myself/us and RACVF. Notwithstanding this, RACVF will consider the use of an intermediary to allow information access agreeable to both parties.

**Information Correction:** I/we can request that RACVF correct the information held about me/us to ensure that it is accurate, up to date, complete, relevant and not misleading. Where it is reasonable to do so and it has been established that my/our personal information is not correct, then RACVF, at my/our request must take steps to correct the information and see that it is accurate and up to date. If access is denied or a dispute over information correction should arise, I/we understand that RACVF will provide written reasons for its denial of my/our request but I/we can always ask RACVF to associate with my/our information a statement from me/us that my/our personal information is not correct.

**Copy of Privacy and Credit Reporting Policy:** I/we can receive a copy of the RACV Finance Privacy and Credit Reporting Policy by contacting RACVF on 13 15 60, or writing to RACVF at 550 Princes Highway, Noble Park North 3174. In addition to the matters referred to above, the RACVF Privacy and Credit Reporting Policy contains information about whether RACVF is likely to disclose my/our credit information to entities that do not have an Australian link.