

PRIVACY NOTICE AND STATEMENT OF NOTIFIABLE MATTERS

We, R.A.C.V. FINANCE LIMITED (A.B.N. 82 004 292 291) Australian credit licence 391488, will collect and use your personal information as follows. By submitting your application, you consent to us collecting, using, holding and disclosing personal and credit information about you as described in this notice.

If you do not provide us with this consent or your personal information, then we will be unable to process your loan application and it will not proceed.

1. **Collection of your personal and credit information:** We will collect from you and from others described below your personal information and credit-related personal information for the purposes of:
 - assessing and processing your loan application;
 - forming a view on your credit worthiness;
 - arranging or providing a loan to you;
 - managing your loan and the products and services we provide to you and performing other administrative tasks, including collection activities;
 - complaints handling;
 - verifying your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act); and
 - conducting data analytics to help us improve our products and services.If you are a guarantor we collect your personal and credit-related personal information to assess whether to accept you as a guarantor for the loan applied for, or provided to, the borrower.
2. **Collection of personal information about others:** We may need to collect personal information from you about someone else as part of our loan process for the purposes described in this notice. If we do, you agree to advise that person that we have collected their information and that they can access and seek correction of that information we hold about them.
3. **Disclosure of your personal and credit information:** We may disclose your personal information and credit-related personal information to perform our loan assessment functions such as verifying information with current or past employers and rental agencies. We may also disclose your personal information to perform our business functions and for the purposes described in this notice with the following entities: credit reporting bodies, mercantile or collection agents, specialist advisors such as auditors, lawyers and accountants, finance brokers and persons who are assisting you to obtain a loan, and any person or government authority where we are required by law to do so including our dispute resolution organisation when a complaint regarding your loan is lodged about us.
4. **Disclosure of your personal and credit information to overseas organisations:** We will not, in the normal course of our business, disclose your personal information overseas. However, our loan system service provider is located in New Zealand and as such all RACV Finance system information is hosted and stored in an operational hub in that country. We have taken reasonable steps to ensure they comply with the Australian privacy law standards.
5. **Access to and correction of your personal and credit information:** You can request access to and ask us to correct your personal information and

credit-related personal information. We may decline your access request if we determine it is frivolous or vexatious, or the information is in relation to existing or anticipated legal proceedings between you and us. Where you request us to correct your information and we have established that your personal information is not correct, then we will take steps to correct the information to ensure it is accurate and up to date. If we deny you access or refuse your request to correct your information we will advise you in writing of our decision. Further information on accessing and correcting the information we hold about you is in our [Privacy Charter](#).

6. **Direct marketing:** We may use your personal information to inform you about a product or service we think you may be interested in. These may be products and services offered by us or related entities we are associated with. If you do not wish to receive any marketing material from us, you can withdraw your consent by contacting us on 13 15 60 or by using the unsubscribe function if you have received marketing material electronically.
7. **Collection, use and disclosure of your credit information:** By completing a loan application you agree that we can do all of the following.
 - **Commercial credit-related personal information:** Obtain a credit report about you from a credit reporting body that includes commercial credit-related information to assess an application for consumer credit or commercial credit, or to assess whether to accept you as a guarantor.
 - **Consumer credit-related personal information:** Obtain a credit report about you from a credit reporting body that includes consumer credit-related information to assess an application for consumer credit or commercial credit, or to assess whether to accept you as a guarantor.
 - **Collections of overdue payments:** Obtain a credit report from a credit reporting body to collect overdue payments.
 - **Exchange of information between credit providers:** We may exchange credit eligibility information about you with another credit provider (including any other credit provider named in your loan application and credit providers that may be in a credit report issued by a credit reporting body) for the purposes of: assessing an application for a loan; notifying them of a default by you; assessing whether to accept you as a guarantor; and allowing the other credit provider to assess your financial circumstances when you are in default with one or more other credit providers.
 - **Provide information to guarantors:** We may disclose your information to any person or entity who proposes to guarantee or has guaranteed repayment of any loan provided.
 - **Provide credit information including personal information to the following credit reporting bodies:** We may disclose personal and credit information to the following credit reporting bodies:
 - **Equifax:** at www.equifax.com.au or at GPO Box 964, North Sydney NSW 2059. Phone: 1300 762 207.
 - **Illion:** at www.illion.com.au or at PO Box 7405, St Kilda Rd, Melbourne VIC 3004. Phone: 13 23 33.

These credit reporting bodies may include the personal information disclosed by RACV Finance in credit reports they give to other credit providers to assist those credit providers to assess your credit worthiness. These credit reporting bodies have policies for managing your credit-related personal information that you may access by contacting them using the details above.

- **Share information with your broker:** If you have used the services of a broker, you authorise us during the term of your loan to share with your broker information to assist with the ongoing management of your loan, for example, loan statements and payout figures. You may withdraw the broker authorisation by calling 13 15 60.
- 8. **Information we disclose to credit reporting bodies:** The personal and credit information we disclose to credit reporting bodies may include:
 - identity particulars;
 - type and amount of loan applied for;
 - the fact that we are a current credit provider to you;
 - the type, amount and date the loan was provided to you; and
 - that the loan provided has been paid or otherwise discharged.
- 9. **Identity verification:** We are required under the AML/CTF Act to verify your identity. To do this we will disclose to the credit reporting body your name, residential address and date of birth and request that the credit reporting body assess whether this information matches the personal information contained in credit reporting information the credit reporting body already holds about you. The credit reporting body will then prepare and give us a report of that assessment. If you do not wish to consent to us disclosing your personal information to the credit reporting body to verify your identity, please call us on 13 15 60. We will not be able to process an online application without this consent.
- 10. **Disclosure of repayment information to credit reporting bodies:** We will also disclose to the credit reporting bodies:
 - if you fail to meet your payment obligations under the terms of your loan;
 - when payments are no longer overdue on your account; and
 - if in the opinion of RACV Finance you have committed a serious credit infringement.
- 11. **Opting out of credit pre-screening for credit offers:** Credit reporting bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals who may be eligible for those services. This is called 'credit pre-screening'. You have the right to request that the credit reporting bodies do not use your information for this purpose. You can opt out of credit pre-screening by contacting the credit reporting body.
- 12. **If you are a victim of fraud:** You are entitled to request that a credit reporting body not use or disclose credit reporting information about you if you believe on reasonable grounds that you have been or are likely to be a victim of fraud. You can make such a request by contacting the credit reporting body.
- 13. **Privacy Charter:** Our [Privacy Charter](#) has more information about how RACV Finance manages personal and credit reporting information. You can obtain a copy of the [Privacy Charter](#) on our website at www.racv.com.au or by contacting us on 13 15 60.
- 14. **Making a Complaint:** Please contact us if you have any concerns or complaints about how RACV Finance has handled your personal or credit information. Details on how you can make a complaint to us and how we will deal with such a complaint can be found in our [Privacy Charter](#).

Meaning of some words: 'Commercial credit', 'consumer credit', 'credit eligibility information', 'credit worthiness' and 'personal information' have the meanings given to them in the Privacy Act 1988 (Cth).

To view the full version of the RACV Finance Privacy and Credit Reporting Policy [click here](#)

Under the Electronic Transactions Act 1999 certain transactions may be entered into electronically. RACV Finance requires your consent to conduct business with you electronically. By submitting your loan application, you acknowledge and confirm your consent to RACV Finance communicating with you electronically, pursuant to the provisions of the Electronic Transactions Act 1999. This means that some paper documents may not be given. You must regularly check your electronic communications for documents. You may withdraw your consent to the giving of documents by electronic communication at any time.