

Privacy Disclosure Statement and Consent

References to we, our, us in this document mean NEW CHOICE CAR LOANS PTY LTD ABN 24616320784 and its related entities.

Overview

We collect 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.

Credit and Personal Information

Personal information is information about you that identifies you or from which your identity is reasonably apparent. This information may be, but not limited to, your full name, date of birth, mobile phone number, email address, address history and employment information.

Credit information is information specifically in relation to your finances, and credit history that could be used in determining your eligibility to be provided finance. This information may be in relation to, but not limited to, any loans, credit facilities or credit cards you have or may have had in the past, or any current or previous companies you are or were involved in. We may also reference a credit bureau to obtain a credit report to help us make our recommendations.

Your information – Collection and Credit Reporting Body (CRB) Disclosures

When we collect information from you in the credit application process, we use that information to assess your application and recommend a suitable credit provider, lessor, insurer, vehicle sourcing agent, and/or salary packaging service providers. We may disclose your credit and/or personal information to:

- Obtain a credit report from a CRB to assist us to complete a preliminary assessment of your consumer credit or guarantor application.
- An insurer or insurers to obtain quotes and apply for any insurances you may wish to obtain.
- A credit provider or credit providers to apply for credit on your behalf.
- A salary packaging provider or salary providers to refer you for specialised salary packaging services.
- A vehicle sourcing agent(s) to refer you for specialised vehicle sourcing services.
- To a referral partner where we hold a referral agreement for credit services.

We may also collect information about you from third parties as reasonably necessary to help obtain the finance you require. These third parties may include current or previous:

- Credit Providers
- Accountant or bookkeeper
- Employer
- Landlord or property agent

The information we obtain about 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.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agents for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A Credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from one or more CRBs. The website of each credit provider contains details of how they collect, disclose and use your information, your key rights, and each CRB they deal with. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', credit reporting policy' or 'privacy disclosure statement and consent', and includes:

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your creditworthiness;
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB;
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information.
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider;
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hard copy or email.)

Privacy Disclosure Statement and Consent

Your Rights

You have the right to ask us, the CRB and/or the Credit Provider to:

- Provide you with all the information held about you;
- Correct the information held if it is incorrect;
- Provide copies of our Privacy Policy and this document, in a form that suits you (e.g. hard copy or email);
- Not use your information for direct marketing assessment purposes, including pre-screening; and
- Not use or disclose your credit information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

You can access the information we hold about you by contacting us. 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 or we will provide you with a copy if you ask us.

Disclosure and Consent

By signing below, you agree that we or the Credit Providers listed in the Schedule may:

- Make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB;
- Use your personal and credit information 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;
 - Source any finances you require
 - Source any insurances you require;
 - Fulfil any obligations that the law authorises or requires.
 - Verify your personal information with the document issuer or official record holder via third party systems for the purpose of confirming your identity.
- Use electronic communications such that:
 - Paper-based documents may no longer be given;
 - Electronic communications must be regularly checked by you for documents;
 - Consent to the giving of documents by electronic communication may be withdrawn at any time;
 - We may provide any or all information to you through electronic communication in accordance with the Electronic Transactions Act 1999 and the National Consumer Credit Protection Act 2009 ; and
 - We may act on instructions you send us electronically, including but not limited to emails sent to the email address provided by us on our websites, or any other method of electronic communication permitted by law.
- Disclose to, and obtain from, any prospective credit provider, participant in the payments system, or insurer, information about you that is reasonably necessary to assist you to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance, insurances, vehicle sourcing, and/or salary packaging options required.
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide credit information about you to a guarantor;
- Provide your, 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;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securities and computer systems consultants or providers, so they can perform those services for us;
- Disclosure of your details by us (or a Credit Provider listed in the Schedule) to a CRB, including your name, address and date of birth, for the purpose of seeking and receiving an electronic identity verification assessment as to whether that personal information matches (in whole or in part) personal information held by that CRB (including on any database of Politically Exposed Persons), in accordance with:
 - The Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
 - The National Consumer Credit Protection Act 2009.
 - Any other relevant act which requires us to conduct verification of customer information.
- 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.
- Record verbal communications, unless you ask us not to.

Privacy Disclosure Statement and Consent

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers as specified in the Schedule for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor or a prospective guarantor;
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you;
- Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above; and
- A credit provider specified in the Schedule collecting, using and disclosing your personal information in accordance with their privacy policy, which can be found on their website listed

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Privacy Disclosure Statement and Consent

Schedule of Credit and Insurance Providers

Affordable Car Loans
<https://www.affordablecarloans.com.au>

Angle Finance
<https://www.anglefinance.com.au>

Banjo
<https://www.banjoloans.com>

Branded Financial
<https://www.brandedfinancial.com.au>

Dynamoney Limited
<https://www.dynamoney.com>

FinanceOne
<https://www.financeone.com.au>

Judo Bank
<https://www.judo.bank>

Lumi
<https://www.lumi.com.au>

MoneyMe Autopay
<https://www.autopay.com.au>

MoneyTech
<https://www.moneytech.com.au/>

NAB
<https://www.nab.com.au>

Pepper
<https://www.pepper.com.au>

Resimac Asset Finance
<https://www.resimacassetfinance.com.au>

Shift
<https://www.shift.com.au>

Westpac
<https://www.westpac.com.au>

Alex Bank
<https://www.alex.bank>

ANZ
<https://www.anz.com.au>

Bank of Queensland - EF
<https://www.boq.com.au>

Capital
<https://www.capitalfinance.com.au>

Earlypay
<https://www.earlypay.com.au>

Firstmac
<https://www.firstmac.com.au>

Latitude
<https://www.latitudefinancial.com.au>

Medfin
<https://www.medfin.com.au>

MoneyMe Financial Group Pty Ltd
<https://www.moneyme.com.au>

Morris Finance
<https://www.morrisfinance.com.au>

Now Finance
<https://www.nowfinance.com.au>

Plenti
<https://www.plenti.com.au>

Scotpac
<https://www.scotpac.com.au>

SocietyOne
<https://www.societyone.com.au>

Wisir
<https://www.wisir.com.au>

AMMF
<https://www.ammf.com.au>

Azora
<https://www.azora.com.au>

Bizcap
<https://www.bizcap.com.au>

Commonwealth Bank
<https://www.commbank.com.au>

Finance One Commercial
<https://financeone.com.au/business-loans/>

flexicommercial
<https://www.flexicommercial.com.au>

Liberty
<https://www.liberty.com.au>

Metro Finance/Metro CF Pty Ltd
<https://www.metrofin.com.au>

MoneyPlace
<https://www.moneyplace.com.au>

Moula
<https://www.moula.com.au>

OnDeck
<https://www.ondeck.com.au>

Prosopa
<https://www.prosopa.com>

Selfco Leasing
<https://www.selfco.com.au>

TP24
<https://tp24group.com/au>