

# Branded Financial Services – Privacy Policy

We know that it is important to you how we collect your personal information, protect and keep it safe and we value your trust.

We are governed by Part 2 of the *Privacy Act 1993* (as amended from time to time) and will protect your personal information in accordance with the *Privacy Principles*. These principles govern how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information.

## About This Policy

This privacy policy explains how we manage your personal information and credit information. If you would like more information on this privacy, please contact us 0800 399 299.

## What is personal information?

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it. The information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services effectively.

This policy describes how we manage any personal information we have about you.

## What kinds of personal information do we collect and hold?

We may collect and hold the following information about you:

- name(s), address, email address, telephone number(s);
- date of birth;
- vehicle purchase date;
- vehicle details;
- name of selling dealer;

- any additional information you provide, such as when you contact us, log in to our website, or call us for roadside assistance;
- any information you may provide to us through customer surveys;
- any other personal information which BFS is required to collect for identification verification purposes;
- any additional information provided in a consumer or commercial credit application you make.

## For what purposes do we collect, hold, use and disclose personal information?

The main reason we collect, use, hold and disclose personal information is to provide you with products and services. This includes:

- assess your application for credit;
- administer your account;
- process and collect your payments;
- respond to your inquiries and complaints;
- provide you with further information about a product or service;

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and to help us run our business.

## How do we collect personal information?

We collect most personal information directly from you. For example, we will collect your personal information form when you apply for credit by completing our credit application form or talk to us in person or on the phone. Sometimes we collect personal information about you from a third party or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- publicly available sources of information, such as public registers;
- your representatives (including your legal adviser, financial adviser, executor, administrator, guardian, trustee, or attorney);
- your employer;
- other organisations, who jointly with us, provide products or services to you;
- from your accountant where we approach the accountant when assessing your credit application;
- where an individual is an officer of a company that has applied for credit, we may collect personal information about the officer from public records or from other officers of the company who arranged that company's credit application;
- from the motor vehicle dealership where you have purchase the vehicle financed with us is arranged;
- from another credit provider with which you have or had a credit account;
- commercial information service providers, such as companies that provide fraud prevention reports;

## Who do we disclose your personal information to, and why?

In the course of providing a product or service, we may need to disclose personal information to others where you have provided us with your consent or where we are authorised to do so under the Act. For example, we may disclose personal information about you to:

- the vehicle manufacturer or supplier of the vehicle or any extended warranty taken out in connection with the vehicle that is the subject of the finance;
- insurers under insurance policies applied for or taken out in connection with the vehicle that is the subject of finance, or in connection with the finance itself (for example, consumer credit insurance);
- accredited motor vehicle dealers to assist those dealers to better serve customer needs
- guarantor, if a finance arrangement is guaranteed;
- a dispute resolution scheme of which we are a member (for example, the FSCL);
- Third party organisation such as our agents, contractors and external service providers for example, mailing houses and technology service providers, printers for direct marketing material; debt collection agencies; and lawyers. (*Note: These third party organisations are not authorised by us to use personal information for anything other than the purpose for which we supply that information to them.*)
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction;
- permitted to disclose the information under the Privacy Act;