

# PRIVACY ACKNOWLEDGEMENT AND CONSENT

24 NOVEMBER 2021

The Applicant/s agree/s that Affordable Car Loans (“ACL”) and any other member of the Affordable Car Leasing Pty Ltd group of companies (“the ACL Group”) may exchange with each other any information about the Applicant/s including:

- any other information provided by the Applicant/s in this application;
- any other personal information the Applicant/s provide/s to ACL or which ACL otherwise lawfully obtain about the Applicant/s; and
- transaction details or transaction history arising out of the arrangements with ACL.

If ACL engages anyone (a “Service Provider”) to do something on its behalf (for example a mailing house or a data processor) then the Applicant/s agree that ACL and the Service Provider may exchange with each other any information referred to above.

The Applicant/s understand/s that if the Applicant/s fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, the application may not be accepted by ACL.

ACL might give any information referred to above to entities other than the ACL Group and the Service Provider for processing this application and for account administration, planning, product development and research purposes. ACL might disclose the Applicant’s personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy and credit reporting policy.

ACL as a provider of financial services has obligations to disclose some personal information to government agencies and regulators in Australia. ACL is required or authorised to collect personal information from the Applicant/s by certain laws. Details of these laws are in our privacy policy.

Our privacy policy and credit reporting policy are available at [www.affordablecarloans.com.au](http://www.affordablecarloans.com.au) or by calling 1300 782 226. They cover:

- how the Applicant/s can access the personal information we hold and ask for it to be corrected;
- how the Applicant/s may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with the Applicant’s complaint;
- how ACL collect, hold, use and disclose the Applicant’s personal information in more detail.

We will update our policies from time to time. We encourage the Applicant/s to check our websites regularly.

ACL may retain the information obtained, and at its discretion, provide to the Applicant/s, from time to time, information about ACL products and services. The provision of this information may be by telephone, mail or electronic mail. If such information is not required, then the Applicant/s understand/s that this provision may be cancelled, by advising ACL in writing. To find out what sort of personal information the parties have about the Applicant/s, or to make a request for access, please contact us by:

- Phone: 1300 782 226. (Mon to Fri, 8:30am to 5:00pm AEST)
- Email: [compliance@affordablecarloans.com.au](mailto:compliance@affordablecarloans.com.au)
- Post: PO Box 3100 Southport Qld 4215
- Address: 10/10 Cloyne Rd, Southport Qld 4215, Australia

ACL is a trading name of the ACL Group of companies, details of which are available at [www.affordablecarloans.com.au](http://www.affordablecarloans.com.au).

## Acknowledgement and consent that credit information may be given to a credit reporting agency

The Applicant/s understand/s that the Privacy Act 1988 (“the Act”) allows ACL to give a credit reporting agency certain personal information which the Applicant/s authorise ACL to do. The information which may be given to an agency includes:

- Such permitted particulars about the Applicant/s which allows the Applicant/s to be identified.
- The fact that the Applicant/s applied for credit and the amount.
- The fact that ACL is a credit provider to the Applicant/s.
- Payments which become overdue more than 60 days and for which collection action has commenced.
- Advice that payments are no longer overdue.
- In specified circumstances, that in the opinion of ACL the Applicant/s committed a serious credit infringement.
- That the credit provided to the Applicant/s by ACL has been discharged.

## Authority for ACL to obtain certain credit information

The Applicant/s:

- authorise/s ACL to obtain from credit reporting agencies a credit report containing personal credit information for the purpose of assessing the application for personal credit.
- authorise/s ACL to obtain from credit reporting agencies a credit report containing personal credit information for the purpose of assessing the application for commercial credit.
- authorise/s ACL to obtain from a business which provides information about the commercial credit worthiness of persons a report about the Applicant’s commercial activities or commercial credit worthiness for the purpose of assessing the application for personal credit.

## Authority to exchange information with other credit providers

- The Applicant/s authorise/s ACL to give and obtain from credit providers named in the accompanying credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about the Applicant’s credit arrangements.
- The Applicant/s understand/s this information can include any information about the Applicant’s credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act and can be used to assess the application for credit, to notify other credit providers of a default by the Applicant/s, to exchange information with other credit providers as to the status of this loan where the Applicant/s defaulted with other credit providers and to assess the Applicant’s credit worthiness

## Credit providers credit reference

- The Applicant/s authorise/s ACL to give and receive a credit provider’s credit reference for purposes connected with the Applicant’s business, trade or profession.

## Authority to provide information to guarantors and referees

ACL may confirm the details of the information provided in this application which includes contacting the Applicant’s employer to confirm salary, address, or other personal details. Where the Applicant/s provided information about another individual, the Applicant/s must make them aware of that fact and the contents of the Privacy Statement.

The Applicant/s authorise/s ACL to contact any person to verify any information contained in this application. The Applicant/s acknowledge/s that all references provided will be notified that their details have been provided to us by the Applicant.

## Authority for ACL to verify documents

- The Applicant/s consent/s to information being checked with the document issuer or official record holder.

## Declaration and Consent

The Applicant/s understand/s, authorise/s, and consent/s to all of the terms set out within this document.

### Applicant 1

Signature: .....

Full Name: .....

Date: .....

### Applicant 2

Signature: .....

Full Name: .....

Date: .....