

# PRIVACY DISCLOSURE STATEMENT & CONSENT

The *Privacy Act 1988 (Cth)* (**Privacy Act**) regulates the collection, storing, use and disclosure of personal information. Primus Finance Pty Ltd (ACN 614 650 707) (**PRIMUS, we or our**) is committed to respecting your privacy and personal information. This statement sets out how Primus collects, holds, uses and discloses personal information. It also sets out some key parts of Primus Privacy Policy. Primus Privacy Policy may be viewed at [www.primusfinance.com.au](http://www.primusfinance.com.au)

## A. COLLECTING YOUR PERSONAL INFORMATION

Primus will, if it is reasonable and practicable to do so, collect personal information directly from you. Sometimes you may not be aware that PRIMUS has collected your personal information. If PRIMUS collects your personal information, PRIMUS will take reasonable steps to notify you of the collection.

Sometimes PRIMUS collects personal information (including credit information) about you from third parties where it is necessary to do so. This may also include:

- a) our service providers involved in helping us to perform our functions and services, including introducers, mercantile agencies, auction houses, accountants and legal advisors;
- b) our related entities;
- c) accessing information that is publicly available on the electoral role and telephone directories;
- d) authorised representatives, including any person who has authority to act on your behalf;
- e) your family members;
- f) your current and former employers;
- g) your banks and financial institutions;
- h) Australian Securities and Investment Commission;
- i) credit reporting bodies;
- j) other credit providers;
- k) debt collection agencies;
- l) any insurer to which we have paid an insurance premium on your behalf;
- m) our dealers for the purpose of advising the dealer of the acceptance or rejection of your credit application; and
- n) any person named in your credit application.

PRIMUS may also collect your personal information if the collection of the information is required or authorised by law or a court/tribunal order.

## B. PURPOSES FOR COLLECTING PERSONAL INFORMATION (INCLUDING CREDIT INFORMATION)

PRIMUS collects, holds, uses and discloses your personal information (including credit information) for the following purposes:

- a) to identify you;
- b) to obtain a credit report;
- c) to consider your credit worthiness;
- d) to assess and process your credit application;
- e) to assist a co-borrower or prospective co-borrower to decide whether to become or remain a guarantor;
- f) to participate in the credit reporting system;
- g) to verify employment and income details;
- h) to ascertain your whereabouts;
- i) to recover goods;
- j) to dispose of goods that we have a security interest over;
- k) to provide you with credit;
- l) to respond to your requests and complaints;
- m) to manage your accounts;

- n) to comply with any applicable laws, regulations or code of practice;
- o) to collect overdue payments;
- p) to manage and deal with any possible legal actions, including dispute resolution;
- q) to train staff and control service quality;
- r) for administrative purposes;
- s) for any other purpose connected with your credit application or your credit contract; and
- t) for any other purpose for which you have given your consent.

## C. WHAT HAPPENS IF YOU DO NOT GIVE PRIMUS YOUR PERSONAL INFORMATION

If you do not provide your personal information to PRIMUS, PRIMUS may not be able to:

- a) verify your identity; or
- b) provide you with any credit.

## D. DISCLOSING YOUR PERSONAL INFORMATION

PRIMUS may only use and disclose your personal information for the purposes it was collected unless:

- a) you consent to the use or disclosure of the information for another purpose;
- b) the access, use or disclosure is otherwise permitted under the Privacy Act; or
- c) you would reasonably expect PRIMUS to use or disclose the information for another purpose.

PRIMUS will not use or disclose credit information unless the use or disclosure is permitted under the Privacy Act.

### *Disclosing your personal information to third parties*

PRIMUS may disclose your personal information (including credit information) to the following third parties:

- a) credit reporting bodies;
- b) credit providers;
- c) debt collection agencies;
- d) any person named in your credit application;
- e) authorised representatives, including any person who has authority to act on your behalf;
- f) your co-borrower or a prospective co-borrower;
- g) our external dispute resolution scheme, the Financial Ombudsman Service;
- h) our service providers involved in helping us to perform our functions and services, including introducers, mercantile agents, auction houses, accountants and legal advisors;
- i) our related entities;
- j) any insurer to which we have paid an insurance premium on your behalf;
- k) our dealers for the purpose of advising the dealer of the acceptance or rejection of your credit application;
- l) as required or authorised by law or a court/tribunal order; and
- m) any other person where you have given your consent.

When we give your information to a credit reporting body, it may be included in reports provided to credit providers to help them to assess your credit worthiness.

If you fail to meet your payment obligations or commit a serious credit infringement, we may disclose this to a credit reporting body.

### ***Disclosing your personal information overseas***

We are not likely to disclose your personal information to any overseas organisation or recipients.

#### **E. ACCESSING YOUR PERSONAL INFORMATION**

You have the right to access personal information PRIMUS holds about you.

You have additional rights to access credit information we obtain about you from a credit reporting body or that we derive from that information (**credit eligibility information**).

You can find out how to access personal information (including credit eligibility information) that PRIMUS holds about you by:

- a) reading our Privacy Policy available at [www.primusfinance.com.au](http://www.primusfinance.com.au); or
- b) contacting PRIMUS's Customer Relations Manager on 1300 623 234 or email on [customercare@motors.com.au](mailto:customercare@motors.com.au) or by post at 8c Lampton Avenue Derwent Park, Tas 7009; and asking for a copy.

#### **F. CORRECTING YOUR PERSONAL INFORMATION**

You have the right to correct personal information PRIMUS holds about you.

You have additional rights to correct your credit information.

You can find out how to correct personal information (including your credit information) that PRIMUS holds about you by:

- a) reading our Privacy Policy available at [www.primusfinance.com.au](http://www.primusfinance.com.au); or
- b) contacting PRIMUS's Customer Relations Manager on 1300 623 234 or email on [customercare@motors.com.au](mailto:customercare@motors.com.au) or by post at 8c Lampton Avenue Derwent Park, Tas 7009.

#### **G. COMPLAINTS**

Please let PRIMUS know if you have any queries or concerns about a privacy issue.

You can find out how to make a complaint and how PRIMUS deals with any complaints by:

- a) reading our Privacy Policy available at [www.primusfinance.com.au](http://www.primusfinance.com.au); or
- b) contacting PRIMUS'S Customer Relations Manager on 1300 623 234 or email on [customercare@motors.com.au](mailto:customercare@motors.com.au) or by post at 8c Lampton Avenue Derwent Park, Tas 7009.

#### **H. CONTACT DETAILS FOR CREDIT REPORTING BODIES**

As outlined above, we may disclose your credit information to credit reporting bodies. The contact details of the credit reporting bodies we use are outlined below:

##### **Veda Advantage Information Services & Solutions**

Mail: PO Box 964, North Sydney NSW 2059

Email: [membership.query@veda.com.au](mailto:membership.query@veda.com.au)

Web: [www.veda.com.au/understanding-your-credit-file](http://www.veda.com.au/understanding-your-credit-file)

##### **Tasmanian Collection Service**

Mail: Po Box 814H, Hobart TAS 7001

Email: [enquiries@tascol.com.au](mailto:enquiries@tascol.com.au)

Web: [www.tascol.com.au](http://www.tascol.com.au)

Each of the above credit reporting bodies has a credit reporting policy about how they deal with your credit information. For more information, or to request a copy of their credit reporting policy, you can contact them directly via the contact details set out above.

#### **I. WHAT TO DO IF YOU DON'T WANT CREDIT REPORTING BODIES TO USE YOUR INFORMATION FOR DIRECT MARKETING/PRE-SCREENING PURPOSES**

A credit reporting body may use credit information it collects about you to pre-screen you for direct marketing at the request of a credit provider, unless you ask them not to. The credit reporting body uses this information to assess whether you satisfy certain eligibility requirements of a credit provider to receive direct marketing. You may request a credit reporting body not to use your information for the purposes of pre-screening assessments.

#### **J. WHAT TO DO IF YOU THINK YOU HAVE BEEN A VICTIM OF FRAUD**

If you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

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### **PRIVACY**

PRIMUS is committed to protecting your privacy. For more information about how PRIMUS collects, uses and discloses your personal information, please:

- a) review PRIMUS's Privacy Policy available at [www.primusfinance.com.au](http://www.primusfinance.com.au); and
- b) contact PRIMUS's Customer Relations Manager in accordance with paragraphs E, F and G of this statement.

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### **CONSENT**

To enable PRIMUS to comply with the relevant sections of the Privacy Act, for the duration of your contract with PRIMUS, **by signing this statement:**

- a) you consent to and authorise PRIMUS to collect personal information (including credit information) permitted by the Privacy Act in accordance with PRIMUS's Privacy Policy and this statement (including from credit reporting bodies and other credit providers);
- b) you consent to and authorise PRIMUS to collect, hold, use and disclose personal information (including credit information) for the purposes outlined in PRIMUS's Privacy Policy and this statement;
- c) you consent to and authorise PRIMUS to obtain information about your credit worthiness from any business which provides information about credit worthiness;
- d) you consent to and authorise PRIMUS to use and disclose your personal information (including credit information) as permitted by the Privacy Act and in accordance with PRIMUS's Privacy Policy, this statement and the requirements of the Privacy Act (including to credit reporting bodies, other credit providers, debt collection agencies and affected information recipients); and
- e) you understand that the personal information may include information about credit worthiness, credit standing, credit history or credit capacity that credit providers are authorised to give or receive from each other under the Privacy Act.