

By completing the Application for the credit facility **you** acknowledge and consent to all of the matters set out in this Privacy Notice, including the collection, use and disclosure of **your** personal information by **Aussie** and **Latitude** and other parties as described.

## AUSSIE CONSUMER FINANCE – Important Privacy Notice

### Personal information

In this Privacy Notice, references to “personal information” include:

- “sensitive information” (such as information or an opinion about an individual’s racial or ethnic origin, membership of a political, professional or trade association and health information);
- “credit information” (such as **your** identification details, information about **your** account, whether it is open or closed and the relevant dates, the type (such as a credit card or loan) and amount of credit, and **your** repayment history information, such as whether **you** have made, or missed, a payment on **your** credit facility); and
- “credit eligibility information”, which is information about **you** disclosed to **us** by a credit reporting body or information **we** derive from it about **you**.

### Privacy Act

In this Privacy Notice, a reference to the Privacy Act 1988 includes amendments to the Act, including the Privacy Amendment (Enhancing Privacy Protection) Act 2012 which introduces the Australian Privacy Principles.

### Privacy Notice

This Privacy Notice is provided by:

- AHL Investments Pty Ltd ABN 27 105 265 861 (“**Aussie**”) and
- Latitude Personal Finance Pty Ltd ABN 54 008 443 810 (“**Latitude**”) who is the credit provider under the credit facility to which this Privacy Notice relates and is referred to as the “Credit Provider”. The Credit Provider and its related entities in Australia are referred to as the “**Latitude**”.

This Privacy Notice contains important information about the collection, use and disclosure of personal information by **Aussie** and **Latitude**. Where personal information is collected, used and disclosed for the same purposes by all companies in each Group, the word “**we**” or “**us**” is used. Where personal information is treated differently, the organisation or Group is identified separately.

In this Privacy Notice, “**you / your**” includes all borrowers or other relevant individuals connected with a borrower and named in the Application.

**Aussie** has a contractual arrangement with the Credit Provider to provide the **Aussie** Consumer Finance credit facility to approved customers.

### What personal information (including, as applicable, credit information) is collected

Generally, **we** collect:

- information **you** provide in the Application;
- loan purpose (for example, the type of goods purchased and where they were purchased);

- information relating to **your** credit facility and **your** use of that facility;
- information **you** may provide from time to time through contact with **Aussie**’s, or the Credit Provider’s call centres;
- information **you** provide when registering for or using **your** credit facility;
- information held by a service provider (for example, a rewards program operator, a customer service organisation such as a call centre, rewards provider and others described below under “**Who your personal information may be shared with**”);
- sensitive information (in particular, health information) where it is necessary to provide **you** with a **Latitude** product or a service (including assessing hardship applications);
- information from third parties (such as employers, government bodies, accountants, financial institutions and related companies, here or overseas) where it is unreasonable or impracticable to collect the information from **you**. Such circumstances may include where **Latitude** seeks to verify the income or other details **you** provided in **your** Application, to obtain information about facilities with other credit providers or where dealers or retailers collect or disclose information about **your** purchases.

### Why personal information is collected, used and disclosed

**We** collect, use and disclose **your** personal information:

- to assess **your** application for a credit facility and if it is approved, for the establishment and subsequent administration of the credit facility;
- to share **your** personal information with each other for the purposes set out in this Privacy Notice;
- to share **your** personal information with related bodies for the purposes set out in this Privacy Notice; and
- to assess, establish and administer any credit related insurance product (including, if applicable, assessing **your** application for insurance).

**We** may also collect, use and disclose personal information for a number of purposes, including:

- to perform administrative tasks and manage business operations related to the credit facility and any associated rewards program, including dispute resolution;
- promote and provide benefits associated with the credit facility;
- promote and provide products, services and offers (via various communication channels) of **Aussie** and **Latitude** and other related entities and organisations;
- for planning, product and service development, and research purposes;
- for risk assessment modelling;
- for fraud and crime prevention and investigation;

- to comply with laws that may require or authorise **us** to obtain information about **you**, such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and other anti-money laundering legislation (for example, for identity verification), the National Consumer Credit Protection Act 2009, the Personal Property Securities Act 2009 (for example, if relevant, for search and registration purposes) and other regulatory legislation (for example, requiring **us** to maintain client and transaction records, to provide information relating to loans to the Australian Prudential Regulation Authority and to make reports and provide other information to regulators) and the Taxation Administration Act 1953, the Income Tax Assessment Act 1997 and other taxation laws (for example, to comply with information requests issued by the Commissioner of Taxation); and
- for other purposes as listed in **Aussie's** Privacy Policy and the **Latitude** Privacy Policy and Credit Reporting Policy (the **Latitude** Credit Reporting Policy also notes limitations that may apply to the purposes for which **we** may use **your** credit information).

## Consequences for you if your personal information is not provided to us

If this personal information about **you** is not provided to **us**, it may result in the Credit Provider, **Latitude** or **Aussie** being unable to provide the credit facility or the benefits associated with it. The Credit Provider, **Latitude** or **Aussie** may also be unable to process **your** application, or to establish or administer the credit facility.

## Collection, use and disclosure by Latitude of your credit information and credit eligibility information

**You** acknowledge and agree that **we** may obtain **your** credit reporting information from credit reporting bodies in circumstances permitted by the Privacy Act 1988, for example to assess **your** application for consumer or commercial credit and to collect payments which are overdue for consumer or commercial credit.

**We** use credit eligibility information for purposes permitted under the Privacy Act 1988, including for the purposes of assessing **your** initial and ongoing application and availability for credit and for internal management purposes.

**We** may disclose personal information about **you** to credit reporting bodies (including credit information, such as details about the credit that **we** provide to **you**, **your** repayment history and any repayment defaults).

The credit reporting bodies that **we** exchange credit information with, and where **you** can find their privacy policies (which sets out how they manage credit-related personal information):

- Veda ([www.veda.com.au/privacy](http://www.veda.com.au/privacy))  
Telephone – 1300 921 621
- Dun and Bradstreet ([www.checkyourcredit.com.au](http://www.checkyourcredit.com.au))  
Telephone – 1300 734 806
- Experian ([www.experian.com.au](http://www.experian.com.au))  
Telephone – 1300 783 684

These credit reporting bodies may include the information in reports provided to credit providers to assist them to assess **your** credit worthiness. Please be aware that **you** have a right to request that these credit reporting bodies do not:

- use **your** credit reporting information for the purposes of pre-screening of direct marketing by a credit provider; and
- use or disclose **your** credit reporting information, if **you** believe on reasonable grounds that **you** have been or are likely to be a victim of fraud.

**You** should also be aware that:

- if **you** fail to meet **your** payment obligations in relation to consumer credit or commit a serious credit infringement, the Credit Provider may be entitled to disclose this to the credit reporting body; and
- **you** have a right to access the information from the Credit Provider, to request that the Credit Provider correct the information and to make a complaint to the Credit Provider (please see below for more details about access, correction and complaints).

The **Latitude** Credit Reporting Policy on the **Latitude** website includes the most up-to-date information about how **Latitude** handles **your** credit-related personal information, including information about the credit reporting bodies to whom **Latitude** are likely to disclose **your** personal information. Please view the **Latitude** Credit Reporting Policy under privacy at [www.gemoney.com.au/privacy](http://www.gemoney.com.au/privacy).

Without limiting any other consents contained in this Privacy Notice, **you** agree that **Latitude** may share information about **your** credit arrangements and credit eligibility information about **you** with any credit providers named by **you** in the Application and any credit providers named in a credit report obtained by **Latitude** and issued by a credit reporting body in a manner and for purposes that comply with the Privacy Act 1988, including to assess **your** application for credit and **your** credit worthiness. Subject to the Privacy Act 1988, **Latitude** may also share information concerning a credit facility granted to **you** or the conduct of that credit facility.

## Who your personal information may be shared with

For the purposes listed above or as described, **we** may share **your** personal information with the following (as well as otherwise permitted by the Privacy Act 1988):

- service providers such as customer service organisations, call centres, mailing houses, researchers, collections agents, property valuers, data analysts, professional advisers (such as accountants), auditors, organisations providing services (including any associated rewards program), delivery companies, mailing organisations;
- an employer named in the Application to verify the personal information provided;
- other organisations as required or authorised by law, for example, to government or regulatory bodies for the prevention or detection of unlawful activities.

**Aussie** may also share **your** personal information with:

- its related entities for the purposes set out in this Privacy Notice;
- members of the **Latitude**;
- other persons (if authorised) by **you** to operate or access

**your** credit facility; and

- business partners from time to time for analysis and research purposes and in the development of products and services and promotional offers.

Members of **Latitude** may also share **your** personal information with:

- each other, whether in Australia or overseas, for the purposes set out in this Privacy Notice;
- **Aussie**, including in relation to credit eligibility information, to the extent that **Aussie** is acting on **your** behalf;
- credit reporting bodies or other businesses or organisations that provide personal credit or commercial credit information as described above in the section “**Collection, use and disclosure by Latitude of your credit information and credit eligibility information**”;
- other financial institutions, government bodies and credit providers;
- **your** nominated referees;
- other persons (if any) authorised by **you** to operate or access **your** credit facility;
- organisations through whom **you** choose to make payments to **Latitude**;
- providers of services related to the credit facility such as statement producers and debt collection agencies; and
- organisations wishing to acquire an interest in any part of **Latitude**’s business for assessing or implementing any such acquisition.

**We** may provide information about **you** to any person who proposes to guarantee **your** obligations to **us** or provide security in relation to such obligations for the purpose of allowing that person to assess whether to act as **your** guarantor and / or security provider. **We** may also provide information to them after the guarantee or security is given to enable them to understand and monitor their obligations under the arrangement. **You** agree and consent to this disclosure.

## Safeguarding personal information

**Aussie** and **Latitude** will take reasonable steps to protect personal information about **you** that they hold and transmit, from misuse, interference and loss and from unauthorised access, modification and disclosure.

## Transfer or disclosure of your personal information overseas

In some circumstances, for the purposes set out in this Privacy Notice, **your** personal information, credit information and credit eligibility information may be disclosed by the **Latitude** to organisations located overseas and which do not have an Australian Link (for example, a disclosure to an overseas recipient may be necessary for operational reasons – such as because **you** have requested an international payment to be made or another product or service that involves an international element – or to comply with foreign legal or regulatory requirements). **We** may also use service providers based overseas. Where such disclosures occur, arrangements will be put in place to protect **your** personal

information. It is not practicable to list every country in which such recipients are located but it is likely that the countries to which **your** information may be disclosed are as follows:

- China;
- Hungary;
- India;
- Japan;
- Mexico;
- New Zealand;
- Philippines;
- Poland;
- Singapore;
- South Korea;
- Spain;
- United Kingdom;
- United States of America.

## Transfer of Latitude’s rights

The Credit Provider and **Latitude** may, without notice to **you** or obtaining **your** consent:

- assign any of its rights under the credit facility; and
- give information about the credit facility and **your** obligations under it to any assignee, or anyone who is considering becoming an assignee.

## Access to personal information

**You** may contact **Latitude** to request access to **your** personal information held by **Latitude** by:

- contacting **Latitude** at GPO Box 2256 Melbourne VIC 3001 Attention: Privacy Officer; or calling 1300 781 843

Both the Privacy Policy and Credit Reporting Policies for **Latitude** are available at [www.gemoney.com.au/privacy](http://www.gemoney.com.au/privacy). These policies contain further information about how **you** may access the personal information **Latitude** holds about **you**. A charge may apply for providing **you** with access to **your** personal information.

**You** may contact **Aussie** to request access to **your** personal information held by **Aussie** by contacting the Privacy Officer at [privacy@aussie.com.au](mailto:privacy@aussie.com.au). Information about **Aussie** and the Privacy Policy for **Aussie** is available at [www.aussie.com.au/privacy.htm](http://www.aussie.com.au/privacy.htm). The Privacy Policy for **Aussie** contains further information about how **you** may access the personal information **Aussie** hold about **you**. A charge may apply for providing **you** with access to **your** personal information.

## How to seek correction of your personal, credit, or credit eligibility information

If **you** believe that the information that **we** hold about **you** is incorrect in any way, please call **us** first on 1300 781 843 or write to **us** at GPO Box 2256, Melbourne VIC 3001.

The Privacy Policy and Credit Reporting Policy for **Latitude** and the Privacy Policy for **Aussie** each contain further information about how **you** may seek the correction of personal information (including credit eligibility information, where relevant) that either **Latitude** or **Aussie** hold about **you**.

## How we will deal with a complaint

**We** aim to review and resolve **your** enquiries as quickly and fairly as possible. **We** will keep **you** informed of our progress. **We** will do all **we** can to provide **you** with the most suitable response specific to **your** situation and ensure, where possible, that **your** complaint is resolved to **your** satisfaction.

The **Latitude** Customer Resolution Team can be contacted on 1300 781 843 or **you** can write to them at GPO Box 2256, Melbourne VIC 3001.

The Privacy Policy and Credit Reporting Policy for **Latitude** and the Privacy Policy for **Aussie** each contain further information as to how **you** can complain about a breach by **us** of the Privacy Act (including the credit reporting provisions in Part IIIA) or the Credit Reporting Code, where relevant, and how **we** will deal with such a complaint.

### Information about third party authority holders and other persons

If **you** authorise a third party to access information about **your** account or provide personal information about any other individual, such as a referee, **you** must first ensure that the person concerned:

- has seen this Privacy Notice and understood its contents; and
- has separately agreed to their personal information being collected, used and disclosed in accordance with this Privacy Notice.

If **you** provide personal information about a person under 18 years of age who does not have sufficient maturity to understand this Privacy Notice, **you** must ensure that a parent or guardian agrees to this Privacy Notice on their behalf.

### Direct marketing opt-out

The consents given by **you** in relation to the use of **your** personal information for direct marketing apply to contacting **you** by all relevant means (for example, by letter, email or phone) and apply for an indefinite period of time, unless **you** expressly withdraw those consents by notice to **us**.

If **you** do not want to receive direct marketing information from the Credit Provider, **you** may call our Customer Solutions Team on 1300 781 843.

If **you** do not want to receive direct marketing information from **Aussie** please refer to the information available at <http://www.aussie.com.au/privacy.htm>.

### Email Communication

If **you** provide **Latitude** with an email address, **you** consent to electronic communications being sent to **you** via that email address, including notices and reminders. To protect **your** privacy, **we** recommend that any email address **you** provide to **us** be **your** personal email address rather than, for example, an email address accessible by **your** work colleagues or family members.