

## Privacy Disclosure and Consent

FleetPartners collects, holds, uses and discloses your personal information, in accordance with this Privacy Disclosure and Consent and its [Privacy Statement](#). Personal information is information about you, which identifies you and can include your credit history, how you have managed your obligations under previous credit agreements, information contained in a credit report about you, and information derived from that credit report.

### Why FleetPartners handles your personal information

FleetPartners may collect, hold, use and disclose your personal information in order to:

- assess, complete and process any application you make to us
- evaluate and monitor your credit worthiness
- execute your instructions
- process receipts and payments to service your accounts
- arrange, assess, procure and investigate insurance cover, risks or claims
- facilitate vehicle alterations for occupational health and safety purposes
- arrange vehicle delivery and aftermarket accessory fitment
- respond to enquiries and otherwise manage our relationship with you
- comply with our legal and regulatory requirements
- carry out our internal processes, including product development, risk management, pricing and administrative processes
- identify you in accordance with our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act*, and
- unless you ask us not to, contact you regarding other products that may be of interest to you.

FleetPartners may also collect sensitive information about you, such as information about your health or criminal history, where it is necessary for us to provide its products and services to you. You consent to us collecting relevant sensitive information where it is necessary to do so. If we are unable to collect the necessary personal information about you, we may be unable to provide you with our products or services, or otherwise deal with you.

### Exchanging your personal information generally

FleetPartners collects the personal information it requires directly from you as far as possible. However, where it is unable to collect certain details from you, FleetPartners may collect personal information from third parties, for example from your employer. In providing its products and services to you, FleetPartners will also disclose your personal information to third parties. The third parties with which we exchange your personal information in this way include:

- your employer
- entities that can verify your identity and other personal information we hold about you

- insurers (including motor vehicle insurers, mortgage insurers or trade insurers) and their underwriters
- distributors and dealers
- financial institutions
- your guarantors or prospective guarantors
- other credit providers
- debt collection agencies
- your agents, referees, advisers, executors and administrators
- our assignees, agents, contractors and external advisers
- law enforcement, regulatory and government bodies
- our related bodies corporate, business partners and other entities with which we have an alliance
- other entities that may wish to acquire, or have acquired, an interest in our assets or business, and
- other third parties where necessary to facilitate the provision of our products and services.

We may also include your personal information on any registers relevant to the services we provide you, such as the Personal Property Securities Register.

### **Exchanging your personal information with credit reporting bodies**

We may collect personal information about you from, and disclose it to, credit reporting bodies, including by:

- obtaining a credit report about you in order to assess an application for consumer credit;
- considering whether or not to accept you as a guarantor for the purposes of an application for consumer credit, and
- disclosing any failure by you to meet your payment obligations to use and/or the fact that you have committed fraud or other serious credit infringement.

The credit reporting body that we use is Veda Advantage, whose privacy policy (which explains how Veda Advantage manages personal information) and contact details can be found at [www.veda.com.au](http://www.veda.com.au).

Credit reporting bodies may include information which we provide to them in reports which it shares with other credit providers to assist them to assess your credit worthiness.

You can ask a credit reporting body not to use or disclose credit information it holds about you for a period of 21 days ('ban period') without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If you are applying to be a lessee or guarantor, you agree to FleetPartners accessing your personal information (including credit related information) held with a credit reporting body, even if there is a ban period in place, for the purposes of assessing an application you make to FleetPartners or in order to collect overdue payments.

Credit reporting bodies may use the personal information they hold about you to respond to requests from credit providers to "pre-screen" you for direct marketing. You can ask a credit reporting body not to do this, however, if you are a lessee you may still receive direct marketing information from us that has not be "pre-screened".

### **Providing personal information about other persons**

When you give FleetPartners personal information about another person, such as your referees or spouse, you represent that you are authorised to do so and agree to inform that person:

- that FleetPartners has collected their personal information, and
- of the contents of this Privacy Disclosure and Consent.

### **Overseas disclosures**

We may disclose your personal information to overseas recipients for administrative or other business management purposes. The countries to which your personal information is disclosed includes New Zealand for data storage purposes.

### **FleetPartners Privacy Statement**

You have a right to access and seek correction to the information that FleetPartners holds about you, and to make a complaint about the way in which we handle your personal information. Details about how to exercise these rights, and how we deal with complaints are contained in our Privacy Statement at [www.fleetpartners.com.au](http://www.fleetpartners.com.au). For more information, you can contact our Privacy Officer at:

3/40 River Boulevard, Richmond VIC 3121  
1300 666 001  
Privacy.officer@fleetpartners.com.au