



# PRIVACY DISCLOSURE STATEMENT & CONSENT

## Overview

Fast Lane Finance Pty Ltd, ACN 169 504 698, ACL 463 804 ('we', 'us', 'our') collects Personal Information about you for the purposes in this Privacy Disclosure Statement and Consent ('Consent'). When you sign below, you agree we can, subject to Australia's privacy, credit reporting laws, and this Consent, collect, hold, use and exchange Personal Information about you for these purposes. Personal Information will not be disclosed to any other person except with your permission, or as permitted by law

## What is Personal Information?

'Personal Information' under the Privacy Act 1988 includes information about you from which your identity is apparent or can be reasonably identified, and includes your personal details and contact information. It also includes credit information such as your credit history (including information about your past experiences with us and other lenders, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness based on a credit report about you) for the purpose of seeking a quote for the cost of credit from a credit provider, and to arrange for the establishment of a credit account. Plus, it may include your driving and insurance history.

Should you provide us with Personal Information about another person, such as a spouse or co-worker, you acknowledge that you are authorised to do so and agree to inform the person that we have collected their Personal Information as part of this application, as well as advise them of the contents of this Consent.

## Why we collect your Personal Information

We are collecting Personal Information about you, as applicable:

1. To verify your identity and your financial situation;
2. To exchange your Personal Information with a Credit Reporting Body ('CRB');
3. To disclose your Personal Information to a credit provider(s) to source for you consumer credit for personal, domestic or residential purposes;
4. To disclose your Personal Information to credit provider(s) to source for you commercial credit for business purposes;
5. To disclose your Personal Information to an insurer(s) to source any insurances you wish to obtain;
6. To support a guarantor application you provide.

If we cannot collect and use your Personal Information, or are unable to verify your identity, we may be unable to process your application.

## Identity Verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to identify you, and by the *National Consumer Credit Protection Act 2009* to collect Personal Information about you to learn about and verify your financial situation.

## Disclosures – General

We may disclose or exchange your Personal Information with potential lenders and the issuer of any insurance products for which

you are applying. We may also exchange your Personal Information with others to verify that it is correct (for example your employer), our related body corporates, assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, guardians or attorneys; law enforcement, regulatory and government bodies; anyone who introduces you to us; any person we consider necessary to execute your instructions; persons with whom you make a joint application; any financial institution to or from which a payment is made in relation to your application; and debt collection agencies.

## Disclosures – Credit Reporting Body ('CRB')

We or a credit provider we have engaged may exchange Personal Information with a CRB as follows:

- Disclose your Personal Information to a CRB to obtain a credit report on your behalf. In doing so we will be acting in our capacity as an access seeker;
- Use any Personal Information a CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application; and
- Request a CRB to provide us with an assessment of whether the Personal Information provided to us matches (in whole or part) the Personal Information contained in a credit information file, thereby verifying your identity.

If you do not wish for us to verify your identity in this way, please contact us so that we may identify you by other means.

Our current CRB is Equifax Pty Ltd ('Veda'), and you can contact Equifax by telephone on 13 83 32 or email via <https://www.equifax.com.au/contact>. Equifax's opening hours are Mon-Fri, 8.30am-6pm EST.

## Disclosures – Credit Providers

We may submit your application to one or more credit providers. Please refer to the "Our Lenders" section in the Credit Guide document for the list of credit providers we may use.

We may undertake tasks that are reasonably necessary to the application process. We will assist in managing the application process with a credit provider.

If a credit provider holds credit eligibility Personal Information the provider, must, on request by an access seeker, such as Fast Lane Finance, share that Personal Information with the access seeker.

The website of each credit provider contains details of each CRB with which it deals and other detail about Personal Information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes:

- That the CRB may include Personal Information the credit provider discloses about you to other credit providers to assess your credit worthiness;
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the

credit provider may disclose that Personal Information to a CRB;

- How you can obtain the credit provider's and/or CRB's policies about managing your credit information;
- Your right to access and/or correct Personal Information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRB not to undertake pre- screening for purposes of direct marketing by a credit provider;
- Your right to request a CRB not to release Personal Information about you if you believe you are a victim of fraud

If you have any questions about any of our credit providers' privacy or credit policies, you should visit their website. If your application proceeds with a particular credit provider you will be asked again for your consent to collect and use your Personal Information by that credit provider.

### Your rights

You have the right to ask:

- Us to provide you with all the Personal Information we hold about you;
- Us to correct the Personal Information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening;
- The CRB to provide you with a copy of the information it holds about you;

To access and seek correction of your Personal Information, or make a complaint about privacy, you can contact our Privacy Officer, Lucas Diplacido as follows:

Phone: 08 6165 2200  
Email: lucas@motorcorp.com.au  
Mail: Privacy Officer  
1692 Albany Hwy, Kenwick WA 6107

For more information on our Privacy Policy please visit [www.fastlanefinance.com.au](http://www.fastlanefinance.com.au) or request a copy from a Fast Lane Finance staff member.

In some cases an administration fee may be charged to cover our reasonable costs to provide information to you.

### Disclosure and Consent

By signing below, you agree we may:

- Collect, hold and use your Personal Information:
  - To assess your consumer or commercial credit and/or guarantee application;

- To source any finance you require;
- To source any insurances you require;
- As the law authorizes or requires;

- Disclose to, and obtain from, any prospective credit provider or insurer, Personal Information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, a necessary third party such as your employer, a work colleague and your spouse information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your Personal Information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application
- Provide Personal Information about you to a guarantor, or prospective guarantor; and
- Disclose your Personal Information to other organisations engaged by us concerning the services in this Consent.

You also agree and consent:

- To a CRB disclosing Personal Information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application;
- When you are a prospective guarantor, a credit provider using that Personal Information to assess your suitability as a guarantor;
- To a credit provider disclosing your Personal Information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor;
- To a credit provider disclosing to another credit provider, for a particular purpose, Personal Information it holds about you; and

where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your Personal Information, in addition to the company's information collected as disclosed above.

### Marketing

We or our related companies would like to provide you, or the company of which you are a director, with marketing information about, products and services.

***If you do not want to receive this marketing information please tick this box.***

Applicant 1	Applicant 2
Signature:	Signature:
Name:	Name:
Date signed:	Date signed:

I have read and understood this Privacy Disclosure Statement and Consent and I consent to the collection, use and disclosure of Personal Information in accordance with this Privacy Disclosure Statement and Consent. Where I have provided Personal Information about another individual, I declare that I have the authority of that individual and they have been made aware of that fact and the contents of this Privacy Disclosure Statement and Consent.