

# Car on Terms

## Privacy Policy/Credit Reporting Policy

Per The Credit Reporting Privacy Code  
Statement of our Management of Personal Information

### **This policy and other privacy statements**

This privacy policy explains how we collect personal information and how we maintain, use and disclose that information. It also provides some detail about your privacy rights along with our general rights and obligations and our policy in relation to the personal information we keep on record.

When you apply for a new product or service, the application form includes notices about privacy and requests for consent. Those privacy notices (called privacy statements) specify in more detail how any information about you may be used and disclosed in relation to the particular product or service.

When you apply for or use one of our products or services, you consent to us collecting, maintaining, using and disclosing personal information about you and provided by you or by another person in accordance with the privacy statement in the application form and this policy.

This privacy policy does not apply to parties that may be linked or associated with our website. Those website owners are responsible for the privacy of the information they collect and should be contacted directly for details of their privacy policies.

### **What personal information do we collect and hold?**

We offer a wide range of products and services we collect and hold a range of personal information from and about people (particularly people who wish to purchase our products or use our services). In the process of conducting our businesses, we are likely to collect a broad range of information about our customers, prospective customers, contractors, suppliers, brokers, introducers, agents, service providers and the people who run the businesses we deal with. This information can include such things as contact details, financial information and supporting documentation (including credit history details), identification information, transaction history information, banking details and personal references.

We may also collect and hold Sensitive information, including Mental Health, any Disability, and Ethnic Origin

In order to satisfy our legal obligations we may need to retain that information even after a transaction has come to an end (subject to our obligations under the Australian Privacy Principles and other Australian Acts).

### **How we collect personal information?**

Wherever it possible and practical to do so, we collect personal information directly from the person concerned. For example, we will collect personal information when a person deals with us in person or over the telephone, sends us a letter, e-mail or fax, or gives or sends us a completed form (such as an application form).

There may be occasions, however, where we need to collect personal information we require for a particular purpose from a third party. For example, you may authorise us to collect information from a third party, like your employer to confirm your income details, or we may engage an agent, such as a mortgage broker, to collect

information on our behalf, or you may be named as a referee or beneficiary in another application for one of our products or services. We may also collect information about you from publicly available sources such as company registers or land title registries

## **Why do we collect and hold personal information?**

We collect this information in order to undertake and complete the many transactions we have with our customers, suppliers, and other parties with whom we do business, to administer the many products we provide and to maintain the business relationships we have that enable us to carry on our business. The information Car on Terms Pty Ltd collect about you enables us to:

- understand your needs
- improve our service to you
- stay in touch with you
- complete the internal administration necessary to register you and maintain our service to you

## **What are your rights?**

You need not give us any of the personal information about you or any other person which may be requested in our communications with you. However, without that information, we may not be able to process an application, fulfill your request or provide you with an appropriate level of service.

## **To what other organisations do we disclose personal information?**

In providing and managing our products and services, we contract with other businesses and may disclose personal information to them in the process. These organisations provide services to Cars on Terms and may need access to the personal information we hold in order to enable them to perform those services. We require these companies to adhere to our strict confidentiality requirements for handling personal information and also seek to ensure that they adhere to the Australian Privacy Principles.

In certain circumstances we may be legally required by Australian government bodies to disclose information held.

We do not disclose information to overseas recipients

For more information about our disclosures of personal information, you will need to refer to the Privacy Notices that we provide to applicants for each of our products.

## **How do you access the personal information we hold about you?**

You can request access at any time to personal information we hold about you. We will process your written request within a reasonable time, usually 30 days for a straightforward request. However, more time may be needed, depending on the nature of the request.

Our Address for Information Requests is 1223 Logan Rd. Mount Gravatt 4122

There is no fee for requesting access to your information, however we may charge you the reasonable cost of processing your request.

Sometimes we are not required to provide you with access - for example, if the law says we can deny access. If we refuse you access to your personal information, we will tell you the reason why. If we are not required to provide

you with access to the information requested, we will consider, if reasonable, whether the use of a mutually agreed intermediary would allow sufficient access to meet your needs and ours.

## **Correction of information or Privacy complaints?**

We try to ensure that all information we hold about you which we collect, use or disclose is accurate, complete and up to date. You must promptly notify us if there are any changes to your personal information.

You may ask us at any time to correct personal information held by us about you, which you believe is incorrect or out of date.

We will try to answer any questions you may have, correct any error on our part or resolve any complaint that you may have about policy or our information handling practices.

Please write to “The Privacy Officer” at 1223 Logan Rd. Mount Gravatt. Advise of the problems you are having; and Any solutions you are seeking. We will endeavour to provide a response within 30 days

In the unlikely event that we are unable to resolve your complaint, the dispute may be escalated to the Credit Ombudsman Service Limited (COSL) of which we are a member. Their contact details are: **1800 138 422 or [www.cosl.com.au](http://www.cosl.com.au)**

Finally, if COSL is unable to help, the complaint may be taken to the Office of the Australian Information Commissioner

## **Your personal information and e-mails**

If you send us an e-mail the Cars on Terms will store and make use of your name, address and other information about you contained in your e-mail and in any attachments. When you submit feedback or questions via e-mail, it is very important that you do not disclose any details that could be used by others to gain access to your account. If you receive an e-mail from us, you should only re-transmit, distribute or commercialise the material or information in the e-mail if you are authorised to do so (under the Privacy Act or otherwise).

## **Your personal information on the web**

For statistical purposes we collect information on web site activity (such as the number of users who visit our web sites, the date and time of visits, the number of pages viewed, navigation patterns, what country and what systems users have used to access the site and, when entering one of our web sites from another web site, the address of that web site) through the use of ‘cookies’. This information on its own does not identify an individual but it does provide members of the company with statistics that can be used to analyse and improve our web sites.

Our web sites may contain links to non-company web sites. Whilst such links are provided for your convenience, you should be aware that the information handling practices of the linked web sites might not be the same as ours. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the privacy practices of other web sites to which you provide your personal information.

## **Web site security**

Whenever personal information is sent via our web site we use high security levels to protect it. You can check the security level of a web page by clicking on your internet browser's padlock or key icon. Encryption is the standard

way of protecting your information as it is transmitted between you and us. This involves converting the information into an unreadable code using a "key" (and also de-coding it using this "key"). The longer the key, the more difficult it is for others to break the encrypted code.

## **Cookies**

A cookie is a tiny element of data that a web site can send to your browser, which may then be stored on your hard drive, so you can be recognised when you return. You may set your browser to notify you when you receive a cookie. Cookies are used on our web sites to monitor the traffic to the site. They are used to:

1. count the number of visitors to each page.
2. to track the path each visitor takes to navigate this web site.
3. to assist when our web site requires you to register or login to gain access to the site and as part of registration processes.
4. to store the username while the user is logged into the site.
5. to track the number of times the user has tried to log in during a single visit
6. to facilitate targeted marketing to you.

Please note that you can opt out of Google's use of cookies by visiting [Google's Ads Settings](#).

## **Web site advertisements**

We use a third-party technology to place our advertisements on other web sites. This technology will install a cookie on your computer when you view our ad. These cookies will not contain any information that personally identifies you (such as your name or e-mail address) but they will contain a randomly generated number that is unique to your browser and can be recognised by a "web beacon" (transparent GIF file) on our site if you click through to our site from one of our ads. This allows us to keep track of how many unique visitors we have to our site and from what ads they entered, so that we can measure the effectiveness of our ads and ad placements. The privacy policies of the web sites on which we advertise, and through which the cookies are installed should inform you about the cookie, and you may of course set your browser to reject cookies.

## **Online Service Centres**

When you register for access to one of our online Service Centres, the information collected is compared with the details we already have stored, such as your name, date of birth and card number, which we have previously collected from you so we can verify that you are the person seeking access to your personal information. If you do not provide the information requested, you will not be able to access the online Service Centre

## **Changes To Our Privacy Policy**

Cars on Terms Pty Ltd reserves the right to change this statement at any time without warning to meet any statutory requirements or changes in the nature of our activities and services. This privacy statement does not form the basis of any contract between any party.