

# NRMA CAR LOANS PRIVACY POLICY STATEMENT

We, Savings & Loans Credit Union, a division of Australian Central Credit Union Ltd ABN 11 087 651 125 AFSL 244310, trading as NRMA Car Loans, is the collector and user of your personal information. The NRMA trade mark is used under licence from IAG, owner of the trade mark for financial services.

## Commitment to privacy and responsible use of information

The privacy of our customers' personal information is of the utmost importance to NRMA Car Loans.

We view privacy as a serious matter and we strictly adhere to the National Privacy Principles.

## What is personal information?

Personal information is information held by us about you.

This may include such information as your name, address, Date of Birth, occupation, etc.

## How will NRMA Car Loans collect, use and disclose my personal information?

We will only collect information necessary to our functions and activities. We will collect, use and disclose your personal information for the purposes it was provided or a related purpose within your reasonable expectation.

We consider you would reasonably expect the use and disclosure of your information in the following circumstances:

- Where you have provided a consent to us for a specific use and disclosure of your information;
- To provide you with additional information in relation to existing services or products you already receive from us;
- To update contact details on any database held by us, or for providing services to you;
- To update the records of all other accounts or products you have with us;
- To inform you about other products and services available;
- To allow you to obtain the unique benefits that are available resulting from offers negotiated by us on your behalf;
- To enhance the delivery of products and services we provide to you (including conducting research);
- To provide information to government agencies.

We are required to collect particular information by law. This is required under the following legislation:

- National Credit Code
- Corporations Act
- Financial Transactions Reports Act

Information will not be used for any other purpose without firstly obtaining your consent. This is an important aspect of your control of the information we hold about you.

We will ensure that the use of your personal information involving the transfer of such information to our consultants or agents is properly controlled.

You may decide that you do not wish to provide certain information to us. We will outline the consequences to you of not providing such information, although, on most occasions it will mean that we are unable to provide the product or service you have requested.

Information from you will be collected openly and fairly.

When it is reasonable and practical to do so, we will only collect information from you directly, as this will ensure that the information collected is accurate. If we collect information from others about you, we will take reasonable steps to advise you of the information that we have collected.

We may use your personal information for direct marketing purposes from time to time. However, at any time you may advise us that you do not wish to receive further direct marketing.

We will not disclose your personal information to any outside organisation without having first obtained your consent to do so, otherwise than as allowed by law or as follows. We will disclose information, when required, to the ATO, Centrelink, law enforcement agencies, and other related agencies.

Also, we may disclose some of your personal information to National Roads & Motorists' Association. We obtain your consent to do this at the time of application.

## Does NRMA Car Loans sell mailing lists?

No. We do not sell mailing lists which include your personal or sensitive information.

## Timing of complaints

Where your complaint concerns an entry in a statement of account for a loan or other credit contract, you are urged to send written notification of the complaint as soon as possible to avoid losing any rights to challenge the entry available to you under consumer credit laws.

## What is sensitive information?

Sensitive information is information or an opinion about an individual's health; racial or ethnic origin; or political opinion; or membership of a political association; or religious beliefs, affiliations or philosophical beliefs; or membership of a professional or trade association; or membership of a trade union; or sexual preferences or practices; or criminal record.



### **Does NRMA Car Loans collect, use and disclose sensitive information?**

We do not collect, use or disclose your sensitive information without your consent to do so. We will only use and disclose your sensitive information for the purposes for which your consent is given.

### **What if my information is not accurate, up-to-date or complete?**

In the event that your information is not accurate, up-to date or complete, we will take reasonable steps to correct your information.

It is your responsibility to ensure that you keep us updated with any changes in relation to your personal information.

### **Can I get access to my personal information held by NRMA Car Loans?**

We will endeavour to provide you with access to all the information we hold about you. If the request for information relates to information that is readily accessible to us we will provide it to you immediately.

For more complex requests an 'Access to Information Form' will need to be completed in order for us to process your request.

There may be a cost involved, which is payable prior to the application being actioned. The costs will depend on the amount and the specific information being requested.

We will provide the information as soon as possible, but no later than 28 days (other than in exceptional circumstances).

You will need to provide us with sufficient identification before we can allow you access to any personal information.

### **Can NRMA Car Loans deny access to information?**

Only in limited circumstances can we deny you access to your information. In these circumstances, we will provide you with written reasons outlining our decision.

### **Privacy concerns**

If you have any questions/concerns about your privacy, confidentiality or access to information, please contact us at NRMA Car Loans on **1300 116 762**, or e-mail us at [enquiries@nrmacarloans.com.au](mailto:enquiries@nrmacarloans.com.au)

If you would like further information about privacy laws, please visit the Privacy Commissioner's website [www.privacy.gov.au](http://www.privacy.gov.au)