

## **Privacy Statement & Consent (including consent to email communication)**

### **Introduction**

All terms defined in the Privacy Policy have the same meaning when used in this Privacy Statement & Consent.

This Privacy Statement & Consent set outs how Volkswagen Financial Services Australia Pty Ltd ABN 20 097 071 460 (**we, us, or our**), a provider of credit and financial services in Australia under the trading names "Volkswagen Financial Services", "Audi Financial Services", "ŠKODA Financial Services", "Jaguar Financial Services", "Land Rover Financial Services", "Ducati Financial Services", "Bentley Financial Services Australia", "Porsche Financial Services, "Lamborghini Financial Services" "Volvo Car Financial Services", and "CUPRA Financial Services" seeks to manage Personal Information and Credit Information in accordance with the Privacy Act, the Australian Privacy Principles and the Credit Reporting Code. This Privacy Statement & Consent also explains how we collect, use, store and disclose Personal Information and Credit Information.

You agree that:

1. We may:
  - 1.1 Where you are applying for Consumer or Commercial Credit, obtain Credit Reporting Information about you from a Credit Reporting Body for the purposes of:
    - a) assessing your application for Consumer or Commercial Credit; or
    - b) collecting payments that are overdue in relation to Consumer or Commercial Credit provided by us to you.
  - 1.2 Where we identify that you may have a discrepancy and/or differences of information that you have provided and information we have received from a Credit Reporting Body, we may use the additional information provided by the Credit Reporting Body to determine if you will meet our serviceability and capacity assessment/criteria to assess your loan application. If we require further information to complete your serviceability/capacity assessment after we have used the additional information from the Credit Reporting Body, we may advise
- of you of the discrepancy and/or different information and seek further clarification from you.
- 1.3 Where you are applying to be a guarantor, obtain Credit Reporting Information about you from a Credit Reporting Body for the purposes of assessing whether to accept you as a guarantor in relation to:
  - a) credit provided by us to a person other than you; or
  - b) credit for which an application has been made to us by a person other than you (each a Credit Applicant).
- 1.4 Disclose Credit Eligibility Information about you to another Credit Provider which has an Australian link for the purposes of:
  - a) notifying a default by you;
  - b) allowing another Credit Provider to ascertain the status of your finance arrangements with us where you are in default with one or more other Credit Providers; or
  - c) where you are applying to be a guarantor, assessing whether to accept you as a guarantor for a Credit Applicant.
- 1.5 Obtain Credit Eligibility Information about you from another Credit Provider for the purposes of:
  - a) assessing your application for credit;
  - b) generally assessing your credit worthiness; or
  - c) where you are applying to be a guarantor, assessing to accept you as a guarantor for a Credit Applicant.
- 1.6 Disclose Credit Eligibility Information about you where we have provided credit to you or you have applied to us for credit and the disclosure is to a person for the purpose of that person considering whether to offer to act as guarantor in relation to the credit or to offer property as security for the credit and that person has an Australian link.
- 1.7 Disclose Credit Eligibility Information about you where the disclosure is to a person who is a guarantor in relation to credit provided by us to you or the person has provided property as security for the credit and that person has an Australian link.
- 1.8 Collect Personal Information about you from third party service providers who complete identification verification and/or financial verification information for the purposes of assessing loan application (if you have used one of our online loan application processes).

1.9 Disclose Personal Information to and collect Personal Information about you from government authorities in order to locate, identify or protect a vehicle where that information is reasonably necessary for one or more of our functions or activities and it is unreasonable or impracticable to collect that information directly from you.

1.10 Where permissible by law, use or disclose Personal Information about you for direct marketing and other marketing by us and third parties, including third parties trading as Audi Australia, SKODA Australia, Volkswagen Australia, Jaguar Financial Services, Land Rover Financial Services, Ducati Financial Services, Bentley Financial Services, CUPRA Financial services, Lamborghini Financial Services and Volvo Car Financial Services. You may opt-out of receiving direct marketing communications from us at any time by contacting us at [optout@vwfs.com.au](mailto:optout@vwfs.com.au) or by using opt-out facilities provided in the direct marketing communications from any third party's opt-out facilities.

2. We and:

- any company related to us;
- any of our accredited dealers or agents;
- any insurer under any insurance policy applied for or taken out by you in connection with a vehicle purchased or financed through us (Vehicle);
- any manufacturer or supplier of a vehicle or any extended warranty taken out by you in connection with a vehicle purchased or financed through us; (each a Supplier)

may collect Personal Information from you and exchange that information with each other for purposes related to assessing your application, managing your account and our relationship with you, the purchase and financing of the Vehicle, any insurance or other warranty taken out by you in connection with the Vehicle, the guaranteeing of the financing of the Vehicle and complying with our legal or regulatory obligations. Also, we may use or disclose your Personal Information for secondary purposes including, training our staff, conducting product or market research and reviewing or testing our business technology systems.

3. We may exchange Personal Information about you with any individual whose Personal Information you have given us (including any other persons named in your credit application e.g. your co-borrowers), and any directors, officers or employees of the business,

organisation or agency for whom the Consumer or Commercial Credit is being provided (if applicable) or a guarantor for the purpose of assessing your application.

4. We may collect health information about you and use or disclose that information as necessary where you have applied for a product that requires that information.

You acknowledge that:

5. In addition to the above organisations, we may also disclose your Personal Information to organisations that supply or manage a product we are proposing or have agreed to provide you, organisations that test our business or technology systems, organisations that develop, research, advertise, market, offer or sell our products, our lawyers, accountants, auditors or insurers, our debt collectors, "affected Information recipients," (as defined in the Privacy Act) our independent contractors (including without limitation technologies suppliers) and anyone to whom we are required by or under Australian law to disclose Personal Information to.

6. We may not be able to progress your application for a product or continue to provide a product if you fail to provide Personal Information we ask for or we consider on reasonable grounds that the Personal Information we hold about you is incomplete, inaccurate or not up-to-date.

7. We are likely to disclose Personal Information about you to overseas recipients. In particular, we are likely to disclose that information to our parent, related companies, white label partners and (where relevant) vehicle manufacturers in Germany, Singapore and the United Kingdom and Sweden.

8. Our Privacy Policy contains information on how you may request access to and seek the correction of Personal Information we hold about you. It also contains information on how you may request access to Credit Eligibility Information or seek the correction of Credit Information or Credit Eligibility Information we hold about you.

9. Our Privacy Policy contains information on how you can make a complaint about a breach of the Australian Privacy Principles, a breach of Division 3 of Part IIIA of the Privacy Act or the Privacy (Credit Reporting) Code and how we will deal with that complaint.

10. Our Privacy Policy contains information about credit reporting, including information about the Credit Reporting Bodies to whom we are likely to

disclose your Personal Information and that those Credit Reporting Bodies may include your Personal Information in reports they provide to other Credit Providers and how:

- 10.1 you may obtain a copy of the policies explaining how those Credit Reporting Bodies manage credit related Personal Information; and
- 10.2 if you fail to meet your payment obligations or commit a serious credit infringement, we may be entitled to disclose this to a Credit Reporting Body; and
11. You have a right to request Credit Reporting Bodies not to use your Credit Reporting Information for the purposes of pre-screening of direct marketing and to not to use or disclose such information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud;
12. Our Privacy Policy contains information about how we participate in the comprehensive credit reporting system and how we assess/collect/discard your repayment history information/financial hardship application and/or financial hardship information to Credit Reporting Bodies.
13. You can request to have this Privacy Statement & Consent, provided to you in an alternative form, such as in hard copy.
14. We may amend our Privacy Policy as often as necessary, and any such amendment will become effective immediately after it is published on our website.
15. We are required to collect certain Personal Information about you under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) for identification and verification purposes in connection with your application for Consumer or Commercial Credit. We may verify your identity electronically unless you elect to notify (for example, via our accredited dealer) that you do not want us to do so and you arrange to have your identification sighted and verified at the dealership premises where you acquire your vehicle.
- 15.1 We may disclose any or all of the following Personal Information to a Credit Reporting Body:
  - a) your name;
  - b) your residential address;
  - c) your date of birth; and
- 15.2 we may request a Credit Reporting Body to provide an assessment of whether the Personal Information disclosed matches (in whole or part)

Personal Information contained in Credit Reporting Information about me/us in the possession or control of the Credit Reporting Body (the Assessment); and

- 15.3 the Credit Reporting Body may prepare and provide to us the Assessment and may use the Personal Information about you and the names, residential addresses and dates of birth contained in Credit Reporting Information of other individuals, for the purpose of preparing the Assessment; and
- 15.4 you consent to us making the above request to a Credit Reporting Body and the disclosure of your Personal Information and/or Credit Information, or otherwise exercise available rights, please contact them. Website URLs are provided in our Privacy Policy.
16. Notwithstanding the terms of any consent given in this Privacy Statement & Consent, nothing in this Privacy Statement & Consent permits us to use or disclose Credit Eligibility Information other than in accordance with the requirements of the Privacy Act.

#### **Contacting us**

You may contact us as by;

Mail: Privacy Officer  
Volkswagen Financial Services Australia  
Locked Bag 4002  
Chullora, NSW 2190.

Email: [compliance@vwfs.com.au](mailto:compliance@vwfs.com.au)

#### **Acknowledgments & Consents**

By signing below you acknowledge that:

- You have read the information in this Privacy Statement & Consent.
- We have advised you about our full Privacy Policy on our website at <http://www.vwfs.com.au/privacy-policy.html>.
- You consent and agree to the collection use and disclosure of your Personal Information by us as set out in this Privacy Statement & Consent.
- You have the consent of any individual whose Personal Information you may provide to us in relation to this application or any product we agree to provide.

You can consent to email communications between us. If you do, we will email you notices, statements and other documents rather than post them to you. If you do consent:

- We may no longer post documents to you.
- You should regularly check your emails for documents we send you.
- Where possible, we will use email to respond to emails you send us or to provide you with other information you may require.
- You can withdraw your consent to email communication between us at any time.

### **Signing the consent**

By providing us with your email address you consent to email communication between us and to us sending you notices, statements and other documents by email.

If you leave any of the following email fields blank, we will send you notices by post and communicate with you in other ways, such as by phone or in person.

This consent should be signed by each borrower and by each guarantor.

Where this relates to an application by a company or other body corporate or entity:

- a) references to "your application" or "you applying" or similar are references to the application by the company, other body corporate or entity; and
- b) this consent must be signed by any person whose personal information will be provided to us in relation to the application. This will include the person from the company with whom we are dealing (**representative**), and may also include directors or a company secretary and any person who is intending to provide a guarantee in relation to the finance.

Each individual need only sign this form once. All consents granted continue for so long as the facility remains in effect and apply to both the applying for and ongoing management of the facility.

**Non-Borrower Partner / Spouse Privacy and income consent**

I consent to Volkswagen Financial Services Australia Pty Ltd ABN 20 097 071 460 collecting from me and using information about my income for assessing an application for credit by my partner/spouse named as the applicant.

**Applicant 1**

Signature of Applicant 1/Agent/Director

Full Name of Applicant 1/Agent/Director

Email

Date

**Partner 1 / Spouse 1**

Signature of Partner 1 / Spouse 1

Full Name of Partner 1 / Spouse 1

Email

Date

**Guarantor 1**

Signature of Guarantor 1/Agent/Director

Full Name of Guarantor 1/Agent/Director

Email

Date

**Applicant 2**

Signature of Applicant 2/Agent/Director

Full Name of Applicant 2/Agent/Director

Email

Date

**Guarantor 2**

Signature of Guarantor 2/Agent/Director

Full Name of Guarantor 2/Agent/Director

Email

Date