



National Finance Choice SA

PRIVACY STATEMENT AND CONSENT

This statement explains how we, DJ Houston Investments Pty Ltd ATF DJ Houston Family Trust T/as National Finance Choice (SA), ABN 52 793 703 237, Australian Credit Licence 387062 ('we', 'us', 'our') collect, use and disclose personal information. It applies to persons who apply to for the credit assistance services we provide. When you sign below, you agree we can collect, hold, use and exchange personal information about you for these purposes. Your personal information will not be disclosed other than as set out in this Consent, unless we have your permission or we are permitted or required to do so by law.

What is Personal Information?

'Personal Information' is information or an opinion about an identifiable person or a person who is reasonably identifiable. Common examples are an individual's name, signature, address, telephone number, date of birth and bank account details. The Personal Information we may collect includes your personal information, contact information and credit information such as your credit history (including information about your past experiences with us and credit providers, 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.

Collection of Personal Information

We collect personal information from a variety of sources. We collect personal information from you when we provide our services to you.

Collection from other sources

You authorise us, on your behalf to make a request to access credit reporting information and credit eligibility information held by a credit reporting body.

Our current Credit Reporting Body ('CRB') is Equifax and you can contact them by telephone on 1300 762 207 or email at subscriberassist.au@equifax.com

We may also collect Personal Information about you from your employers, landlords or other relevant bodies such as finance companies and banks.

Collection of Personal Information about others

If you provide information to us about third parties, such as any guarantors or family members, you agree to notify them of that fact and the information in this Privacy Statement and Consent Form.

Collection under the law

We are also required by the *National Consumer Credit Protection Act 2009* to collect personal information about you to learn about and verify your financial situation. For those purposes, we may disclose personal information to a CRB.

Purposes for which we collect information

We collect, hold and use Personal Information to:

1. assess and verify your identity and your financial situation;
2. assess the suitability of any person as a guarantor;
3. provide Personal Information about you to a guarantor / applicant, or prospective guarantor / applicant;
4. exchange your Personal Information with a CRB on your behalf;
5. disclose your Personal Information to one or more credit provider(s) set out in the Schedule to arrange consumer credit or commercial credit;
6. disclose your Personal Information to an insurer(s) to arrange any insurance you wish to obtain; and
7. obtain from, and disclose to, another third party such as your employer, information about you that is reasonably

necessary to arrange for finance and / or insurance.

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

Disclosure of your Personal Information

We may disclose and exchange your Personal Information with credit providers, potential credit providers and the issuers of any insurance products who are the subject of an application. We may also disclose personal information to others to verify that it is correct (for example an employer), our related bodies corporate, 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; guarantors and 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.

We will not disclose your Personal Information, including your credit information, to overseas recipients.

Your right to access and correct your Personal Information

Our Privacy Policy contains information about your rights to access your Personal Information and seek correction of such information. Our Privacy Policy also contains information about how you may complain about a breach of the Australian Privacy Principles. To access and seek correction of your Personal Information, or make a complaint about privacy, you can contact us at:

Phone: 08 8558 6066

Email: darryl@nfcsa.com.au

Mail: PO BOX 42, Myponga, SA, 5202

Marketing

We, our related companies and our selected business partners would like to provide you, or the company of which you are a director, with direct marketing information about the products and services we believe you will be interested in. You can opt-out of receiving direct marketing communications from us at any time.

[] If you do not want to receive marketing information from us please tick this box.

Electronic communications

If you provide us with an email address or mobile phone number, you consent to us using these electronic addresses to send you all communications which can be lawfully provided electronically. Electronic addresses must be regularly checked for notices or other communications from us. You also consent to us using these details to send, or make available to you to access, notices and documents - for example, a credit guide from credit provider(s) or a financial services guide and product disclosure statement from any insurer. You are responsible for ensuring that you maintain the appropriate software and hardware, to access, view, retrieve, print and save a copy of such documents.

We will no longer provide you with a hard-copy (i.e. electronic documents in paper form) unless we are legally obliged to do so. You must ensure that your email does not block our notices and communications. You must also ensure that your email address or mobile phone number remains current and we rely on you to notify us of any changes in those contact details. You should nominate an email address or mobile phone number which is only accessible by you, rather than, for example, one which is accessible by your work colleagues or family members. Your consent to electronic communication may be withdrawn at any time by notifying us via phone on 0404 064 630.

ACKNOWLEDGMENT

By signing below, as Applicant, I acknowledge and

- **declare** that I have read and understood this Privacy Statement and Consent;
- **consent** to the collection, use and disclosure of my Personal Information in accordance with this Privacy Statement and Consent, including the disclosure of my Personal Information to credit reporting bodies; and
- **declare** that, where I have provided Personal Information about another individual, I have the authority of that individual and they have been made aware of that fact and I have provided them with a copy of this Privacy Statement and Consent.

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

# Authorised Contacts (if any)	
Accountant:	Solicitor:

SCHEDULE OF CREDIT PROVIDERS – National Finance Choice (SA)

Credit Provider	ABN	Website
ANZ	11 005 357 522	www.anz.com.au
Australian Motorcycle and Marine Finance Pty Ltd	85 603 969 875	www.ammf.com.au
Automotive Financial Services Pty Ltd	73 003 622 375	www.afs.com.au
Finance One	80 139 719 903	www.financeone.com.au
GetCapital Pty Ltd (ACN: 149 390 625) T/as GetCapital	24 149 390 625	www.getcapital.com.au/privacy/
Green Light Auto Finance	39 131 507 474	www.greenlightauto.finance/legal/privacy-policy/
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Macquarie Leasing Pty Ltd	46 008 583 542	www.macquarie.com.au
Money Place Australia Pty Ltd	33 169 627 338	www.moneyplace.com.au
Money3 Corporation Ltd.	63 117 296 143	www.money3.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula Money Pty Ltd	95 164 875 325	www.moula.com.au
Now Finance Group Pty Ltd	35 158 703 612	www.nowfinance.com.au
Pepper Asset Finance Pty Ltd	56 165 183 317	www.pepper.com.au
Prospa Advance Pty Ltd	47 154 775 667	www.prospa.com
RateSetter Australia RE Limited	57 166 646 635	www.ratesetter.com.au
Rockwell Finance Pty Ltd	30 131 609 062	www.rockwellfinance.com.au
Secure Funding Pty Ltd	25 081 982 782	www.liberty.com.au
Wisr Finance Pty Ltd	39 119 503 221	www.wisr.com.au