



C1 Car Loans

Privacy and Consent

Please complete and return if requested by C1 Finance.

If you have any questions, please contact C1 Finance on 1300 732 520.

Meaning of words: In this document:

- “we”, “us” and “our” refers to C1 Finance, ABN 95 113 695 453, Australian Credit License 386366, and also includes any credit provider that we act for as agent
- “you” refers to the persons who are applying for credit from us or proposing to act as a guarantor, or who are directors of a company that is applying for credit from us;
- and words defined in the Privacy Act 1988 (Cth) have the same meaning.

Our contact details: You can contact us as follows:

- phone: 1300 732 520;
- email: info@c1finance.com.au.

Your acknowledgements and consents: By signing this document you acknowledge and agree to the statements in this document. I authorise C1 Finance to collect my personal information to assess my application and, if it is approved, to provide me with the product(s) or service(s) for which I am applying. I understand that without this information C1 Finance may not be able to consider or approve my application(s).

Why we collect personal information: We may collect personal information about you for the following purposes:

- disclosing an individual’s Credit Information to any of C1 Finance’s related companies that are assisting providing credit;
- providing the individual with C1 Finance’s product or service;
- managing and administering C1 Finance’s product or service;
- to assess your application and manage your account with us;
- to assess your creditworthiness
- to engage a credit reporting body to conduct a credit and reference check;
- to collect payments that are owed to C1 Finance in respect of any credit that has previously provided to the individual;
- for research purposes to better improve our website, products or services;
- any other customer support purposes;
- to notify credit providers of a default, by you, of your agreement with us;
- protecting against fraud, crime or other activity which may cause harm in relation to C1 Finance’s products or services;
- responding to a complaint;
- where the individual otherwise expressly consents to the use or disclosure;
- complying with legislative and regulatory requirements in any jurisdiction;
- statistical purposes;
- As required by Law, including:
 - the Anti-Money Laundering and Counter-Terrorism Financing ACT 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
 - the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you; and
 - the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

If you do not provide personal information: The main consequences for you, if all or some of the personal information is not collected by us, are that we may not be able to provide services to you, or be able to provide them to the same standard. In the case of a credit application, we may not be able to make a decision whether to provide credit to you if you do not give us the information we request.

Collecting information about you from someone else: We may collect personal information about you from someone else, such as from but not limited to credit reporting bodies or credit providers or other people or organisations when we are assessing your credit application or collecting a debt you owe.

Disclosure of personal information: We usually disclose personal information of the kind collected by us to:

- organisations involved in maintaining, reviewing and developing CI Finance's business systems, procedures and infrastructure, including testing or upgrading CI Finance's computer systems;
- organisations involved in a corporate reorganisation;
- organisations involved in the payments system, including financial institutions, merchants and payment organisations;
- organisations involved in product planning and development;
- other organisations, who jointly with CI Finance, provide its products or services;
- authorised representatives who provide CI Finance's products or services on its behalf;
- the individual's representatives, including your legal advisers;
- debt collectors and assignees of your debts;
- CI Finance's financial advisers, legal advisers or auditors; fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- external dispute resolution schemes;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.
- Credit reporting bodies
- our professional advisors, including our lawyers, auditors and accountants.

You agree that we may disclose personal information about you to these persons for the purposes for which we collect it where permitted by law, including the Privacy Act. You acknowledge that we may provide your personal information to these persons when required by law.

Privacy Policy: Our privacy policy has information about how you may access personal information about you that we hold and seek the correction of such information, and how you may complain about a breach of the Australian Privacy Principles or any registered privacy code that may bind us. Our privacy policy also explains how we will deal with such a complaint. You can get a copy of our privacy policy online at www.cicarloans.com.au/privacy-policy/. You can request us to provide you with a copy of the policy in hard copy.

Credit reporting bodies: The credit reporting bodies that we are likely to disclose your personal information to, but not limited to, are:

- <https://www.equifax.com/>
- <https://www.illion.com.au/>
- <https://www.experian.com.au/>

Disclosure to us for commercial credit and guarantees: A credit reporting body may disclose credit reporting information about you to us if we request the information:

- to assess an application for commercial credit made by you to us;
- to collect overdue payments in relation to commercial credit provided by us to you;
- to assess whether to accept you as a guarantor in relation to credit provided by us to another person or credit for which an application has been made to us by another person.

Disclosure to us for permitted purpose: A credit reporting body may also disclose credit reporting information about you to us for a purpose permitted by the Privacy Act. This includes assessing an application for consumer credit by you.

Disclosure of Credit Eligibility Information: You give permission for CI Finance to disclose Credit Eligibility:

- to other credit providers to:
 - assess an application for credit by you, your creditworthiness, or you becoming a guarantor ;
 - notify credit providers of a default by you of your agreement with us; or

- to advise of the status of your agreement with us, where you are in default with credit providers.
- persons who act as your guarantor, is your joint applicant or who provide security for credit to you if the disclosure is to a person with an Australian link for the purpose of that person considering whether to offer to act as a guarantor or joint applicant, or to offer property as security for the credit.

Credit reporting policy: Our credit reporting policy includes information about credit reporting, including:

- the credit reporting bodies to which we are likely to disclose your credit information;
- how credit reporting information is used and your rights in relation to credit reporting information;
- information about how you can access credit eligibility information about you held by us;
- information about how you may seek the correction of credit information or credit eligibility information held by us; and
- how you may complain about a failure by us to comply with Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, and
- how we will deal with such a complaint.

You can get a copy of our credit reporting information policy online at www.clfinance.com.au. You can request us to provide you with a copy of the policy in an alternative form such as a hard copy.

Personal information you give us about another person: If there is another person named in an application for credit, you may need to provide their personal information to us. You warrant that the other person has consented to the collection of their personal information by us for the reasons it is being collected.

Direct marketing: You consent to receiving direct marketing communications from us, or if you do not want to receive them, please let C1 Finance agents know. See C1's Privacy Policy for more information.

*By signing below I/We confirm that this application has been completed accurately and honestly and without any fraudulent information provided. I/We also confirm that this applies to any and all documentation supplied in relation to this application.

*I/we understand that if a broker or referrer fee is being charged (i.e. my broker invoice made out to me/us) then I/we have the choice of it to be financed into my/our loan and paid on my/our behalf, or paid up front by myself/ourselves. (If you do not advise C1 Finance of your choice the broker fee will be financed into your loan, and advice of this will be included in your contract documents.)

*I/we confirm that C1 Finance may contact my employer or landlord to confirm my position and work arrangement, and residence.

*I/we understand and allow C1 Finance, should I/we receive a loan, to note C1 Finance as a current credit provider on my credit file that is held by a credit reporting agency. I/we further understand and allow that this listing will provide C1 Finance with information relating changes to my credit file, as supplied by the credit reporting agency, which include default listings of any nature, and changes to my personal details listed with the Credit Reporting Agency, for as long as I/we remain indebted to C1 Finance.

Applicant 1

Applicant 2

Signature _____

Signature _____

Name _____

Name _____

Date _____

Date _____