

Privacy Statement and Consent

YOUR DETAILS

Applicant 1 – Full name

Applicant 2 – Full name

Company name (if applicable)

Guarantor/Beneficial Owner/Appointor/Settlor 1 – Full name

Guarantor/Beneficial Owner/Appointor/Settlor 2 – Full name

Dealership

Throughout this Privacy Statement and Consent:

- **'information'** refers to your personal and credit information.
- **'IVS'** refers to the Identity Verification Services administered by the Australian Government in partnership with state and territory governments and includes the Document Verification Service, Face Verification Service and Face Identification Service. Further details on the operation and management of this service can be found at www.idmatch.gov.au.
- **'you'** or **'your'** refers to the applicant (borrower) or a guarantor, beneficial owner, appointor or settlor as applicable.
- **'we'** and **'us'** refer to Toyota Fleet Management, a division of Toyota Finance Australia Limited (ABN 48 002 435 181) AFSL and Australian Credit Licence number 392536.

1. Why we collect your information

We collect your information for the following purposes (as applicable):

- to meet our legal obligations including to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth); or
- to provide you or your company with consumer credit or commercial credit; or
- to assess your guarantor application; or
- to source any required insurances; or
- to administer our customer relationships; or
- to manage your credit contract; or
- to assist with the purchase of your new vehicle and related finance and insurance; or
- to manage vehicle servicing or any other services related to your vehicle; or
- to contact you about our products and services, special offers, promotions or events that may be of interest to you; or
- for planning, product development and research; or
- to assess your hardship application where we may collect your sensitive information; or
- to verify your identity with the document issuer or official record holder by using IVS, and other third party systems and services; and
- as otherwise stated in this Privacy Statement and Consent.

We collect information from you. You must provide us with complete and accurate information. If you don't, we may not be able to assess your application or provide you with our products and services.

The information we collect may include full name, residential address, date of birth, identity information (such as government identifiers) and identity documents (such as passports and driver's licence that may contain facial images). We may give this information, including facial images, to third party service providers to enable verification of your identity by accessing and using IVS, including to make information match requests and receive information match results and other information match data, to assess your application or provide you with our products and services. For information on how your personal information is handled by the Attorney-General's Department see www.idmatch.gov.au/resources/privacy-statement-identity-verification-services and by gateway providers see www.experian.com.au/privacy-policy-terms-conditions and www.gbg.com/en/privacy-policy/.

Disposing of facial images that we have collected is covered by our data retention policy which is set out in our Privacy Policy at www.toyotafleetmanagement.com.au/privacy-policy.

2. Exchanging information with CRBs and other credit providers

We may collect your information from and exchange your information with credit reporting bodies (CRBs) and other credit providers to:

- assess your credit or guarantor application;
- manage credit you have borrowed; and
- collect any payments that are overdue.

We may:

- obtain, use and disclose your consumer credit report from a CRB to:
 - assess your consumer or commercial credit and/or guarantor application;
 - collect overdue commercial credit payments
- obtain your commercial credit information to assess your consumer or commercial credit application; or
- provide the CRB with your repayment history.

If you apply to us for consumer credit, we can do a credit check without asking for your consent. If you apply for commercial credit, we can only do a credit check with your consent. A credit check will show on your credit report as a 'credit enquiry' (also known as an 'information request'). The credit enquiry may be used and/or disclosed by CRBs, including to calculate your credit score. When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways (i.e., it might go up, down, or stay the same). See our Privacy Policy at www.toyotafleetmanagement.com.au/privacy-policy for further details about credit checks and how a credit check may impact your credit score.

See our Privacy Policy at www.toyotafleetmanagement.com.au/privacy-policy for information about credit reporting, including a list of the CRBs we use, what we do with reports we receive from CRBs, how to access the CRBs' credit information management policies and other information from them, how to correct CRBs' information and make complaints to them and rights you have to request CRBs not to use or disclose information they hold about you. You can request us to provide you with this information in an alternative form, such as a hard copy, by contacting us on the details set out below.

Note: The credit file of Beneficial Owners, Appointors and Settlers will not be impacted.

3. Exchanging information with third parties for auto income verification

You acknowledge that we may disclose your personal information to a third party to enable that third party to attempt to verify your income automatically. If your income can't be verified automatically, we will provide another way for you to verify your income.

Where Verifier Australia Pty Ltd (Verifier) is acting as the third party, you agree that Verifier may:

- on your behalf (using your right of access under the *Privacy Act 1988* (Cth)), request access to and obtain personal information about your superannuation contributions, payroll and employer that organisations may hold, and
- use that data to calculate your income and give us a response about your income and employment.

If Verifier is able to verify your income automatically, you can request us to provide you a copy of the data that Verifier obtained on your behalf.

Note: Auto income verification only applies to consumer applicants that are full time, part time and casually employed.

4. Exchanging information with guarantors

We may exchange your information with your guarantor, a person who has provided security for credit, or to a person in order for them to consider whether or not to act as guarantor or to provide security for credit.

5. Exchanging information with other parties

You acknowledge we may collect your information from and exchange your information with our related bodies corporate including, but not limited to, Toyota Motor Corporation Australia. This is so that we and our related bodies corporate may adopt an integrated approach to our customers including keeping customer information up to date and for any of the purposes outlined in this form. You acknowledge we may also collect your information from and exchange your information with other third parties including, but not limited to, your introducing dealer, our accredited motor vehicle dealer network, your servicing dealer, any manufacturer or supplier of the vehicle, authorised distributor, any insurance provider, our agents or service providers, debt collectors, government authorities, public registrars, your employer or referee and your accountant. We may also collect information about you from other sources such as from public registers or social media. We exchange your information with these third parties where permitted by law or, for direct marketing by us or any of these third parties (but this will not include credit eligibility information) or for any of the other purposes outlined in this form.

From time to time, we may disclose your information to organisations located overseas. These include:

- our related companies in Japan, or
- our service providers or third parties that are located or hold data outside of Australia.

In all instances, we make sure that appropriate data handling arrangements are in place to protect your information.

6. Marketing

You understand that if you do not wish to receive any marketing information, you can opt out by contacting us on the details set out below.

7. Your acknowledgement and consent

You acknowledge that:

- you have read and understood the terms and conditions in this Privacy Statement and Consent;
- **if you do not give us consent to use the IVS, we may be unable to assess your application or provide you with our products and services;**

- we may collect the personal information of another person for the purposes as set out in this Privacy Statement and Consent (for example, when we obtain information about a transaction account that you jointly hold with another person); and
- when personal information (including sensitive information) is provided by you or collected about another person is provided for in this Privacy Statement and Consent, that person has consented to us collecting their personal information and you agree to inform that person of the contents of this Privacy Statement and Consent as it relates to them.
- When you provide personal information (including sensitive information) about yourself or another person for the purposes set out in this Privacy Statement and Consent, you confirm that you are authorised to provide that information to us, including on behalf of another person.

You consent to us:

- collecting, using and exchanging your personal information in the manner set out in this Privacy Statement and Consent;
- **collecting, using, and disclosing your personal information for the purpose of using the IVS;** and
- collecting, using and exchanging your commercial credit information, only if you are applying for commercial credit with us.

8. Further information

This Privacy Statement and Consent should be read in conjunction with our Privacy Policy available at www.toyotafleetmanagement.com.au/privacy-policy.

Our Privacy Policy also contains information about:

- how you can gain access to or seek correction of the information that we hold about you; and
- how you can contact us to enquire or make a complaint in relation to our handling of your personal and credit information including our use of the IVS.

For more information about how we approach privacy, you can contact us on the details set out below.

9. Our contact details

You can contact us by:

- writing to: **TFM Small Business Centre
Locked Bag 980
Milsons Point NSW 1565;** or
- Calling: **1300 888 870;** or
- emailing: **smallbusiness@toyota.com.au**

YOUR ACKNOWLEDGEMENT AND CONSENT

By signing below, you acknowledge and provide your consent to allow us to collect, use and exchange your personal and credit information for the purposes set out in in our Privacy Policy and this Privacy Statement and Consent.

Signature of Applicant/Guarantor/
Beneficial Owner/Appointor/Settlor 1

Date

X

/ /

Name (please print)

Signature of Applicant/Guarantor/
Beneficial Owner/Appointor/Settlor 2

Date

X

/ /

Name (please print)

Please return the completed form to: TFM Small Business Centre, Locked Bag 980, Milsons Point NSW 1565

T 1300 888 870 F 1300 888 876 E smallbusiness@toyota.com.au
toyotafleetmanagement.com.au