



Privacy Disclosure

Privacy Statement and Consent

This privacy and consent statement contains important information about our collection, use and disclosure of personal information.

Personal information is defined in the Privacy Act as information (or opinion), in any form, about an individual (not a business, company or trust) whose identity is apparent or can be ascertained from the information held.

You have provided us with certain information which we will rely on to assess your application for a credit contract.

By signing or submitting this application form you:

- (a) warrant and represent that the information you supplied to us is correct and up to date; and
- (b) agree that 1st Choice Enterprises Pty Ltd may rely on the information you provided and assess the suitability of the credit contract to you accordingly;
- (c) to the collection, use and disclosure of personal information as set out in this privacy notice.

We will collect, store and handle your personal information in accordance with our Privacy Policy which can be accessed below, and on our website, www.1stchoiceNOW.com.au.

We undertake to comply with the Privacy Act 1988 (Cth) as amended from time to time. During the application process and throughout the Term, we may collect, store, and use your personal information. We undertake to safeguard your personal information and not to use it for any other purpose except to facilitate our relationship and this agreement.

In the process of assessing the suitability of the credit contract to you and approving your application we may exchange information about you and disclose personal information to others.

You have the right to refuse to give us your personal information or refuse to consent to us disclosing such information to others but if you do refuse, we will not be able to process your application and it will be declined.

You expressly authorise us to liaise with any credit reporting agencies/bureaus or credit providers and or related bodies corporate (refer to our Privacy Policy for details of related bodies corporate) receive from and or provide to these bodies information about your credit file. Your credit file will contain information about your credit activity and any applications for credit you may have made. Your credit file may contain information about your credit worthiness, credit standing, credit history and credit capacity.

Information we may collect when assessing your application include, but is not limited to, identification information, whether you have applied for credit and the amount, any overdue repayments, information whether you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations), repayment history, credit history and judgements against you.

If you are in default, we may report the default to a credit reporting agency we work with in compliance with the Privacy Act 1988.

We may collect, store and or disclose information about you to third parties for the following purposes:

- (a) to comply with the Law;
- (b) to obtain a credit report about you,
- (c) allow credit reporting agencies to create or maintain a credit information file about you,
- (d) to provide you with promotional information about financial services and products on an ongoing basis, by any means including telephone, email, and other electronic messages (we may also share your information with joint partners for this purpose);
- (e) for the management of this Agreement and administrative purposes including credit scoring, securitisation, portfolio analysis, research, planning, security, and risk management;
- (f) to protect our lawful interests;
- (g) to give effect to your instructions and administration of this Agreement; and
- (h) where a third party acquires or wishes to acquire or make inquiries in relation to acquiring an interest in all or part of our company or our business

By executing this Agreement, you expressly agree and authorise us to use your personal information for a secondary purpose of providing you with information about other financial products we may offer from time to time. If you do not wish your personal information to be used or disclosed for the promotional services described above, please use the opt-out box in the Application or contact us at any time.

Please review the terms and conditions for additional information and our privacy policy which can be accessed below and, on our website, www.1stchoiceNOW.com.au.

Privacy Policy

This Privacy Policy applies to 1st Choice Enterprises Pty Ltd **Tel: 1300 552 558**

ABN 23 082 914 725 of 1/1 Reaghs Farm Road Minto, NSW 2566 T/A 1st Choice NOW (Australian Credit Licence No 393676)

1st Choice or “we” or “our”, as relevant.

1. Who we are and what this policy is about.

1st Choice NOW is a rental, finance, and sales business. We supply household appliances to consumers. Consumers can hire for a short amount of time, purchase the goods outright or apply for credit under a fixed term, fixed rate, line of credit contract.

In the process of assessing and providing you with the services under the credit contract, we will collect or receive from third parties personal and credit related information about our customer/applicant. Information may include Personal Information and Credit Eligibility Information as explained below.

We are committed to safeguarding your Personal Information we collect, receive, and disclose and we are committed to doing so in accordance with the requirements of the Privacy Act, 1988 Commonwealth (Privacy Act) as amended from time to time.

This policy describes our commitment in relation to protecting your privacy.

2. What information does this policy apply to?

This policy only applies to:

- (a) Personal Information;
- (b) Credit Eligible Information; and
- (c) Credit Information.

These items are defined in the Privacy Act.

Generally speaking, Personal Information is information (or opinion), in any form, about an individual (not a business, company or trust) whose identity is apparent or can be ascertained from the information held whether the information is true or not.

Credit Eligibility Information means information we collect from a credit reporting entity or that has been derived from information that is about the individual's consumer and or commercial credit worthiness.

Credit Information means information that includes the following.

- Information about an individual, like their name and address that we may use to identify that individual.
- Information about an individual's current or terminated consumer credit accounts and an individual's repayment history.
- The type and amount of credit applied for in any previous consumer or commercial credit applications to any credit provider, where that credit provider has requested information.
- Information about an individual from a credit reporting body (see below).
- Information about consumer and or commercial credit payments overdue for at least 60 days and for which collection action has started.
- Advice that payments that were previously notified to a credit reporting body as overdue or no longer overdue.
- Information about new credit arrangements an individual may have made with a credit provider, in relation to consumer credit currently or previously held, to deal with any defaults or serious credit infringements by that individual.
- Information about the individual's consumer and or commercial credit worthiness.
- Information about court judgements which relate to judgements which relate to credit that an individual has obtained or applied for.
- Information about an individual on the national Personal Insolvency Index.
- Publicly available information about an individual's credit worthiness, and an opinion of a credit provider that an individual has committed a serious credit infringement of credit provided by that credit provider.

Credit Related Information – for the purpose of this policy Credit Related Information includes, as relevant, any information we collect, store, use or disclose that out of Personal Information, Credit Eligibility Information and Credit Information.

3. Do I need to consent to this policy?

No, you do not need to sign or consent to this policy. By completing the application form with 1st Choice, you consented to the collection and disclosure of personal information in relation to your credit application. Our standard terms and conditions also deal with your rights in relation to privacy and disputes. If you proceed with the application, you will be deemed to have reviewed this policy and consent to its terms.

You do not have to disclose Personal Information to us. If you do not agree or do not provide some or all of the information requested, we may not be able to process or accept your application.

4. Why do we need Personal or credit Information?

We require Personal and Credit Information in order to assess your application for a credit contract. We need to assess the suitability of the credit contract to your needs and to assess your capacity to pay the financial obligations under the credit contract. This is the purpose for which we require Personal and or Credit Information.

5. Our general commitment

We undertake to collect, store, and use Credit Related Information only in a manner which is compliant with the Privacy Act.

We will not use or disclose Credit Related Information other than for:

- (a) a purpose set out in this Privacy Policy;
- (b) for a purpose for which the information was provided;
- (c) for a purpose required or permitted by law;
- (d) a purpose you authorised or is disclosed to you; and
- (e) to give effect to your instructions.

We may collect, store and or disclose information about you to third parties for the following purposes:

- (a) to comply with the law;
- (b) to obtain a credit report about you,
- (c) allow the credit reporting agency to create or maintain a credit information file containing information about you.
- (d) to provide you with promotional information about financial services and products we may provide;
- (e) to manage and administer the agreement with you;
- (f) to protect our lawful interests;
- (g) to give effect to your instructions; and
- (h) if we negotiate with a third party the possibility of an acquisition of part or the whole of our business.

6. Our collection and Disclosure of Personal Information

We collect and disclose Credit Related Information as it may become necessary to process your application and give effect to your instructions.

The information we may collect or disclose includes, when permitted by law:

- (a) identification information;
- (b) the fact that you have applied for credit, the type of credit and the amount;
- (c) whether repayments are more than 60 days overdue;
- (d) the fact that any overdue payments are no longer overdue, or a default is remedied;
- (f) information whether you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
- (g) information about dishonoured cheques;
- (h) repayment history;
- (i) information about court judgments against you;
- (j) any information which is publicly available and relevant to your credit worthiness;
- (k) certain insolvency information from the National Personal Insolvency Index.

Third Party Service Provider

Subject to the Privacy Act, in the process of providing you with the services, we may share (collect and or disclose), as relevant, Credit Related Information with related bodies corporate and with third parties with whom we have dealings.

Third party service providers we may disclose or receive your Credit Related Information from include organisations that can identify or verify your identification, insurers, credit providers, credit bureaus and credit reporting bodies, debt collectors and your authorised representatives.

If authorised by law, we will disclose Credit Related Information to law enforcements and government agencies.

7. Access to your Personal Information

You have the right to seek access to any information we hold about you. Contact our privacy officer in this regard at privacy@1stchoiceNOW.com.au. You have the right to ask us to correct any information we hold about you if the information is inaccurate or erroneous. If you want access to the personal information we hold about you, we will need to identify you and, in this process, we may ask for identifying information such as your full name, address and your driver license.

8. Security of your Personal Information

If you believe that your personal information has been mishandled by us or that we have breached our privacy obligations in any way, we invite you to write to our privacy officer at privacy@1stchoiceNOW.com.au. We will make every effort to resolve your complaint directly. We maintain strict procedures and standards and takes all reasonable care to prevent unauthorised access to, and modification and disclosure of, your Personal Information.

We will protect any Credit Related Information we hold against misuse or loss. If we no longer need the Personal Information, we will take steps to either destroy the information or de-identify it.

9. Direct marketing

We may, from time to time, use your Personal Information to provide you with information in relation to additional services and or products we offer.

Some credit bureaus provide a pre-screening service to financial service companies. Pre-screening is a service that identifies potential marketing opportunities and potential products and or services that you may be interested in the future. We may use the pre-screening service from time to time.

You can always opt out and advise us that you do not wish to receive direct marketing information in the future. You can do that by calling our general number and request to opt out from future direct marketing communication.

10. Credit Reporting Bureau

In order to assess your credit worthiness, we may collect and disclose, as relevant, Personal Information to a credit reporting bureau.

Credit reporting bureaus are specialised services provides to the financial services industry that are able to provide us with some of the information mentioned above. Some of the credit bureaus we use are TaleFin Pty Ltd (www.talefin.com) of Suite 86/3 Albert Coates Lane

Melbourne VIC 3000 and/or Equifax (www.equifax.com.au) of L 15 100 Arthur Street, North Sydney NSW 2060.

The information we may receive from the credit bureau may include late payments, positive reporting i.e., payments made on time, any listed defaults against your name including bankruptcies and or judgments.

11. Government identifiers

We do not have access to any Personal Information that can be regarded as or be used as an identifier. For example, we do not have access to your Medicare number or tax file number. We will not use any government identifier that was disclosed to us (such as Centrelink number) to identify you.

12. Complaints

If you have any concerns about your privacy or Personal Information you are always welcome to contact us on privacy@1stchoiceNOW.com.au and we will always endeavour to address your concerns. If further investigation is required, we will keep you advised of the progress of the investigation and if necessary, your complaint or concern will be escalated for action to one of our Directors.

If you are dissatisfied with the resolution of your concerns, you may file a complaint with our external dispute resolution body whose details are provided in our Credit Guide, or you may file a complaint with Office of the Australian Information Commissioner whose details are listed below:

Tel: 1300 363 992
Email: enquiries@oaic.gov.au
Fax: +61 2 9284 9666
Post: GPO Box 5218, Sydney NSW 2001

13. Changes to this Privacy Policy

We reserve the right to vary this policy and obligation from time to time. If we change this privacy undertaking, we will provide you with notice in accordance with the notice provisions in this Agreement. Up to date policy will be displayed on our website.

14. Transborder of data

It is not likely that we will disclose Credit Related Information to overseas entities. If we disclose Credit Related Information to overseas entities, we will provide details on our website detailing the entities and countries where the information will be disclosed to. We will ensure that these entities protect the privacy of your Credit Related Information as we are committed under this Policy and the Privacy Act. It is possible that a credit reporting bureau may use overseas systems and processes to store some of the Credit Related Information. We will ensure that our credit reporting bureaus have the same compliance processes and legal obligations to secure and protect your data similar to the provisions in the Privacy Act.

15. Website

When you use our website, we may collect statistical data in relation to your use of the site. This data includes the time and date of the visit to the site, the nature of the inquiry and any documents loaded. We may record your browser type and other internet protocols as permitted.

If you disclose any Personal Information on the site, the information will be governed under this policy. The use of public internet public access to our website is not without risk. If you transmit Personal Information via the internet, you should ensure that the transmission is secured.

Cookies

If you access our website, we may use Cookies for security and in order to better provide you with services. A "Cookie" is a small text file which is placed on your internet browser. We have access to the Cookie and can derive information in regard to the use of the site. You may change the settings on your browser to reject Cookies, however doing so might prevent you from accessing the secured pages on our website.

Policy Effective Date
June 2023

End of Policy



rentals, sales & finance
1stchoicenow.com.au



**A family
owned
Australian
business**

Tel: 1300 552 558 A.B.N 23 082 914 725

Australian Credit Licence No.: 393676