

PRIVACY STATEMENT

We need to collect personal information about you to provide you with our broking and related services. This privacy statement tell you how we collected your information, what we use the information for and who share the information with. If we collect information that can be used to identify you, we will take steps to notify you of that collection.

2. ABOUT US ("we, us, our"):

Licensee

CarWarranty Pty Ltd Trading as Money Direct Finance

Australian Credit License Number: 396613

Address: U 25, 2-18 Pippabilly Place, Upper Coomera, 4209, Queensland Tel: (07) 5519 3798

Email: info@moneydirectfinance.com.au

EDR Scheme Name: Australian Financial Complaints Authority

EDR Membership No: 43917

Authorised Credit Representatives

Car Mart Direct Pty Ltd

Authorised Credit Representative Number: 499957

Address: U 25, 2-18 Pippabilly Place, Upper Coomera, 4209, Queensland Tel: (07) 5519 3798

Email: info@moneydirectfinance.com.au

EDR Scheme Name: Australian Financial Complaints Authority

EDR Membership No: 47418

Jordon Aylward

Authorised Credit Representative Number: 567679

Address: U 25, 2-18 Pippabilly Place, Upper Coomera, 4209, Queensland Tel: 0431 591 296

Email: info@moneydirectfinance.com.au

EDR Scheme Name: Australian Financial Complaints Authority

EDR Membership No: 114030

3. HOW IS INFORMATION COLLECTED

We will collect your information from you directly whenever we can, for example, from inquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those inquiries or in this privacy statement.

4. HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services; - we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or their representatives.

5. WHEN THE LAW AUTHORISES OR REQUIRES COLLECTION OF INFORMATION

Some laws may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

6. HOW YOUR INFORMATION MAY BE USED

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;

- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you,

unless you tell us not to;

- telling you about suppliers, with whom we have arrangements, that supply goods or services that

may be of interest to you;

- allowing us to run our business efficiently and perform general administrative tasks; - preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

7. WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

8. SHARING YOUR INFORMATION General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the aggregator through whom we may submit loan or lease applications to lenders or lessors on the aggregators panel;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud,

suspected fraud, crimes, suspected crimes, or other misconduct;

- government or regulatory bodies as required or authorised by law. In some instances, these bodies may

share the information with relevant foreign authorities;

- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business; - any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information will be held.

9. PRIVACY POLICY

You can find more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

10. INFORMATION ABOUT OTHER PEOPLE

If you provide information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services for any other purpose set out in this privacy notice;
- we may exchange this information with any other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy statement; or
 - access the information we hold about that other person, by using our contact details above; and
 - we may not be able to provide those services to you unless we obtain their information.

11. DISPUTE RESOLUTION AND COMPLAINTS

What to do if you have a dispute or complaint

Whilst we always strive to provide the best possible service, we understand that there may be times where you are not satisfied. If you have a complaint about the service provided to you then please contact our Complaints Officer and tell us about your complaint. We may request that you put your complaint in writing.

Once we receive your complaint, we will acknowledge receipt of the complaint, investigate the matter and endeavour to address it as quickly as possible. We aim to resolve your complaint when you first contact us. However, it may take up to 45 days to provide a final response to your complaint. Please provide all information to:

For Both Licensee and Authorised Credit Representatives

The Financial Complaints Officer
U 25, 2-18 Pippabilly Place
Upper Coomera, 4209, Queensland

Complaints in relation to your loan including complaints about default notices, hardship applications or postponement of enforcing proceedings should be discussed directly with your credit provider.

We expect that we will be able to completely resolve any issues that you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may refer your complaint to our external dispute resolution scheme the Australian Financial Complaints Authority (AFCA). This is a free service to you and provides independent dispute resolution where required. AFCA can be contacted at:

Telephone: 1800 931 678

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001 Email: info@afca.org.au