

GMAC AUSTRALIA LLC

ARBN 007 480 382 a limited liability company organised under the laws of Delaware, USA.

Level 17, 499 St. Kilda Road, MELBOURNE, Victoria, (GMACA)
PRIVACY ACT 1988 (Cth) — Disclosure & Consent Statement

GMACA is a finance company and carries on the business of the provision of motor vehicle finance and ancillary financial services including insurance services throughout Australia.

Your personal information will be treated strictly in accordance with GMACA's Privacy Policy. A copy of the Privacy Policy may be obtained by calling the **Privacy Officer** on **1300 367 124** or by visiting our website on www.gmacfs.com.au. At any time upon request you may gain access to the information GMACA holds about you in accordance with the Privacy Act 1988 (Cth) and the National Privacy Principles (NPPs).

GMACA's collection of your personal information.

The personal information we collect about you is collected primarily for the purpose of considering your application for financial services and fulfilling GMACA's obligations in providing financial services. In addition, GMACA collects this information for some secondary purposes including:

- Considering any variation you request;
- Marketing products and services provided by GMACA and its related entities;
- Developing an understanding of the products and services you may be interested in receiving from GMACA;
- Compiling statistical data e.g. credit scoring information.

If your application is for consumer credit, we may collect information about you from a business which provides information about commercial credit worthiness for the purpose of assessing your application.

If your application is for commercial credit, we may obtain a consumer credit report about you from a credit reporting agency:

- to assess your application; and
- for the purpose of collecting overdue payments.

We may collect information about you such as your credit worthiness and credit history from credit providers named in your application or in any consumer credit report about you.

If you are to be a guarantor, GMACA may request and obtain from a credit reporting agency a credit report containing your personal information for the purposes of assessing whether to accept you as a guarantor in respect of finance provided or to be provided to another person.

GMACA may not be able to process the application without this information.

GMACA's disclosure of your personal information.

GMACA may disclose personal information collected about you in the following circumstances:

- to a contractor of GMACA under an outsourcing arrangement (such as a mail house or commercial agent) but only where the contractor is committed to meeting the same privacy obligations as those binding on GMACA;
- to its related entities;
- to the motor vehicle dealer who supplies a motor vehicle, accessories or services financed by GMACA;
- to an insurer in respect of any motor vehicle in which GMACA has an interest or any consumer credit insurer in respect of credit provided by GMACA;
- if your application includes an application for motor vehicle registration services and/or motor vehicle maintenance services and/or tyre replacement services by GMACA;
 - (a) GMACA may disclose your personal information to GMACA's agents acting in connection with the provision of those services, and the government authorities responsible for motor vehicle registration;
 - (b) Those agents and government agencies may also seek access from GMACA to personal information held about you so that such information can be used as directed by GMACA in connection with those services;
- in accordance with any consent given to GMACA or where GMACA is authorised or compelled by law.

If you are applying for consumer or commercial credit, GMACA may give a credit reporting agency your personal information at any time after the making of this application. This information includes:

- your full name, including any known aliases, your sex and your date of birth;
- your most recent three addresses;
- the name of your current or last known employer;
- your driver's licence number;
- details of cheques drawn by you which have been dishonoured more than once;
- the fact that you have applied for credit and the amount;
- the fact that GMACA is a current credit provider to you;
- details of payments which are more than 60 days overdue and for which debt collection action has commenced;
- advice that payments are no longer overdue;
- the fact that the finance GMACA provides to you has been paid or discharged; and
- that in certain circumstances, you have committed a serious credit infringement.

GMACA may disclose your personal information contained in a credit report to a trade insurer for the purpose of assessing:

- (a) whether to provide insurance to, or the risk of providing insurance to, GMACA in respect of commercial credit given by GMACA to you; or
- (b) the risk of you defaulting on commercial credit in respect of which the trade insurer has provided insurance to GMACA.

GMACA may disclose information about you including your credit worthiness or credit history to other credit providers to assess an application by you for credit, to notify them of a default by you and to inform other credit providers who allege you are in default with them.

GMACA may disclose a credit report that is or has been in its possession containing your personal information, or information derived from that report, to a person for the purpose of that person considering whether to offer to act as guarantor in respect of, or to offer property as security for:

- (a) credit given by GMACA to you; or
- (b) credit for which you have applied to GMACA.

GMACA may also collect personal information about you and any motor vehicle registered in your name from government motor vehicle registration authorities.

GMACA may disclose your information to any person reasonably necessary for the purposes of that person taking an assignment of any contract we have with you.

For Commercial Customers Only

If you are a commercial customer and you are likely to apply for additional credit from time to time, you acknowledge that this disclosure and consent statement applies to each application.

Information About Referee/Guarantor

If you provide information about any other person, such as a guarantor or referee, you agree to tell them:

- that you are providing this information to us;
- of our contact details on this form;
- the reason you are providing their information;
- if they are a referee or guarantor, the fact that we may not approve your application without the information; and
- the fact that the information may be disclosed as set out in this form.

E-mail Communication

If you provide GMACA with an e-mail address for correspondence, you consent to GMACA sending electronic communications, including reminders and notices, to you via that e-mail address. To protect your privacy, we recommend that any e-mail address you provide to us be your personal e-mail address rather than, for example, an e-mail address accessible by your work colleagues or family members.

By signing this form, you agree to GMACA collecting, using and disclosing your personal information as outlined above.

NAME OF APPLICANT(S) FOR LOAN/LEASE/HIRE PURCHASE:

MY NAME AND SIGNATURE:

I am (tick box)

- | | | | |
|--------------------------|--|--------------------------|-----------------------|
| <input type="checkbox"/> | Applicant for Loan/Lease/Hire Purchase | <input type="checkbox"/> | Guarantor |
| <input type="checkbox"/> | Director of Applicant for Loan/Lease/Hire Purchase | <input type="checkbox"/> | Director of Guarantor |

Name _____

Signature _____

Date of Signature ____/____/____

I am (tick box)

- | | | | |
|--------------------------|--|--------------------------|-----------------------|
| <input type="checkbox"/> | Applicant for Loan/Lease/Hire Purchase | <input type="checkbox"/> | Guarantor |
| <input type="checkbox"/> | Director of Applicant for Loan/Lease/Hire Purchase | <input type="checkbox"/> | Director of Guarantor |

Name _____

Signature _____

Date of Signature ____/____/____