



This Privacy Statement applies to PF BidCo Pty Ltd ABN 35 646 214 262 trading as Arteva Funding as well as (where and as applicable) its wholly owned subsidiaries Principal Finance Pty Ltd ABN 49 008 081 712, ACL 391746, Premium Funding Pty Ltd ABN 34 057 306 171 and PF Advance Pty Ltd ABN 69 611 434 229 (together "we, our us").

## Privacy Statement

**NB: This statement only applies to individuals.**

By agreeing to this document you consent to both the:

- collection, use, holding and disclosure of your personal and credit-related information as set out in this document; and
- disclosure of your personal information to a credit reporting body or other organisation for the purposes of electronically verifying your identity as set out below.

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, use of third-party sites, and other user information.

Credit-related information means both:

- Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

We refer to personal information and credit-related information collectively as "information" in this document.

If you do not provide us with information we request, we may be unable to accept your request for our services.

We may disclose your information to third parties including credit reporting bodies (CRBs) in a form that may enable those third parties to identify you. If we obtain a credit report about you, that information may be recorded and may affect your credit standing.

If you have any concerns or queries about our privacy policy, or if you would like more information about the way we handle information, please contact our Privacy Officer at 1300 137 037 or [mailbox@arteva.com.au](mailto:mailbox@arteva.com.au).

### How we handle your information

We collect personal details to process your application for a product or services, to market products and services by us and by third parties, to verify your identity by using information held by a credit reporting body (CRB) and using other on line resources, to perform associated tasks and to contact you. We also collect information relating to your financial position and credit status to decide whether to deal with you. We may also collect further information about you in the course of dealing with you.

We collect information directly from you, or through a broker, service provider, insurer or other intermediary. We may also collect information in the public domain, such as from social media or searches of property ownership or electoral rolls. We also collect information if we obtain a credit report about you from a CRB.

We collect information so we can process any request you make for our credit services, and to make decisions relating to providing and administering those services. We may also use your information for internal reports, research and planning, or for us or our related entities to offer you further services.

When we're checking your creditworthiness and at other times, we may also give information about you to CRBs. In that case, the CRB may give that information to other parties, including other lenders so they can assess your creditworthiness, so it may affect your ability to get credit.

### Customer identification

We may also use information (and may request further information from you) as required of us by law, such as to carry out any identification check required under the Anti-Money Laundering & Counter-Terrorism Financing Act. In that case, we may disclose information such as your name, residential address and date of birth to an organisation, including a CRB, and ask it to prepare and provide us with an assessment of whether that matches (in whole or part) the information held by it. In doing so, the CRB may use information about yourself and others held by it, such as names, residential addresses and dates of birth and will give us an assessment/ report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant

registries using third party systems and to record the results of that matching.

**Note:** If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

### Security of information

We take all reasonable steps to protect the information we hold from wrongful use or disclosure. Only authorised staff or representatives can access information, and they are bound by duties of confidentiality.

### Exchange of information with CRBs

We may give information about you to, and receive information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you've been, or are likely to be, a victim of fraud.

The CRBs we share information with are:

- Equifax Pty Limited – [www.equifax.com.au](http://www.equifax.com.au) – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy/>;
- Illion (Australia) Pty Limited – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy/>; and
- Experian Australia Credit Services Pty Limited – [www.experian.com.au](http://www.experian.com.au) – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions/>.
- Creditor Watch - <https://creditorwatch.com.au/> - contact on 1300 501 312; see privacy policy at <https://creditorwatch.com.au/privacy/>

### Exchange of information with other businesses

Apart from entities related to us, we only disclose information to other organisations where that is necessary as part of providing services to clients.

For example, we may need to disclose information to your broker or insurers in connection with premium funding products, or our bank may require information in the event of a claim relating to an incorrect or wrongful debit. We may also need to disclose your information to organisations that carry out functions for us, such as auditors, computer experts, lawyers, and so on.

Parties that we may potentially disclose information to may include –

- other financiers or credit providers
- finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers
- industry bodies, government authorities, tribunals, and courts
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding
- any person where we are authorised or required to do so by law
- businesses who provide us with services or systems
- insurers, valuers, and debt collection agencies
- persons who are or are likely to be co-borrowers with you or to guarantee your loan
- any person you expressly consent to
- any of our related entities or associates
- our agents, contractors or service providers that we engage to carry out our functions and activities
- your referees and your employers
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct)
- any person considering acquiring an interest in our business or assets and
- associated businesses that may want to market products to you.

### Access to information and privacy and credit reporting policies

You may gain access to the information we hold about you or obtain a copy of our privacy policy [here](#) or by contacting us. Our privacy policy and the privacy policies of the CRBs we deal with contain information about how you may access or seek correction of your information, see how that information is managed, how to make a privacy-related complaint, and how that complaint will be dealt with.

### Overseas disclosure

We and the businesses we disclose your information to may disclose this information to businesses located overseas, such as in the USA. Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those that apply in Australia. Any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

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## Privacy Policy

**NB: This policy only applies to individuals.**

### 1. Scope

We understand that privacy is important. This document sets out how we collect, protect and use the individual's personal information.

### 2. Collection

2.1. We only collect personal information which is necessary. We do not collect more information than is required to provide appropriate financial services to clients and to appropriately administer those services.

2.2. When we refer to **personal information**, we mean information from which your identity is reasonably apparent, which may include information or an opinion about you. The personal information we hold about you may also include credit-related information.

2.3. **Credit-related information** means:

2.3.1. **Credit information**, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and

2.3.2. **Credit eligibility information**, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

2.4. We use your credit-related information to assess your eligibility to be provided with finance. Usually, credit-related information is exchanged between credit and finance providers and credit reporting bodies.

2.5. The kinds of personal information we may collect about you include personal details to identify and contact individuals, such as names, addresses, emails, phone numbers and dates of birth. We also collect information relating to their financial position and credit status.

2.6. We refer to personal information and credit-related information collectively as 'information' in this document.

2.7. When collecting information over the phone, we inform the individual:

2.7.1. We are bound by the Privacy Act;

2.7.2. Information is collected in order to provide services to our clients;

2.7.3. Under the Australian Privacy Principles, individuals have a right to have access to information held about them.

2.8. We collect information directly from the individual where possible (i.e. in preference to collection from a third party). We may also collect information through a broker, service provider, insurer or other intermediary. We may also collect information in the public domain, such as from social media or searches of property ownership or electoral rolls. We also collect information if we obtain a credit report about a client from a credit reporting body. If an individual e-mails us using the link on our web site, we record their e-mail address and other details for the purpose of responding to their e-mail.

2.9. We may collect sensitive information (refer to “11. Sensitive Information” below).

### 3. Use and Disclosure

3.1. We only use information for the purpose for which it was collected. The primary purpose of collection is to assess your application for finance and manage that finance, to establish your identity, enabling us to make business decisions, to enter into and administer business transactions, for internal business purposes, to carry out any AML-CTF checks required by law in connection with providing a financial service, to contact you and to comply with our legal obligations.

3.2. We may also use information for related purposes which are within the reasonable expectations of the individual. This includes sending information to insurance brokers and insurers in relation to premium funding, and service providers in relation to fee funding, and vendors of equipment and finance brokers in relation to equipment finance.

- 3.3. We may also use information to check a person's identity or creditworthiness and, for that purpose, give information about the person to a credit reporting body. Or we may need to disclose personal information because our bank requires it to process any claim you make relating to an incorrect or wrongful debit.

We also disclose information to bankers, creditors, factors and asset securitisers (on a confidential basis) for the purposes of funding our activities.

- 3.4. We may use Google Analytics to track activity on our website, and to collect and store certain information. We do this to monitor and analyse the use of our website, so that we can improve it so that it best suits the needs of clients and potential clients. These tracking technologies transmit website traffic data to Google servers that may be located outside of Australia. By using our website, you consent to the processing of data about you for the purpose described above, and in the way described in Google's Privacy Policy, which is available at <https://policies.google.com/privacy>. Tracking technologies used may include web cookies, flash cookies and web beacons. These technologies are fully explained by searching those terms at [www.wikipedia.org](http://www.wikipedia.org). You can instruct your browser to refuse web cookies, and you can block flash cookies in the way explained on its Wikipedia page. Or you can opt out of Google Analytics altogether by using their opt-out service at <https://tools.google.com/dlpage/gaoptout>. If you do any of these things, you may then be unable to use some of our website services.
- 3.5. We may also use information to offer a person further services such as further finance or other products, but only products of ours or a related body corporate of ours (as that term is defined in the Corporations Act). We do not ordinarily send out marketing material but, if we do, we always give the individual the opportunity to "opt-out" of receiving future material.
- 3.6. We do not sell your information. Nor do we provide it to any other person, other than in the ordinary course of our business of providing financial services, or as outlined in the preceding sub-clauses, or except to a related body corporate but then only for the limited purpose mentioned in the preceding sub-clause.
- 3.7. We only use sensitive information as set out in "11. Sensitive Information" below.
- 3.8. We obtain our clients' consent to use their name or photograph, or other details which

identify them, in any publication or marketing material which we produce.

#### 4. Data Quality

- 4.1. We take steps to ensure that the information we collect is accurate, complete and up to date. For example, we ensure that names are spelt correctly at the time of collection.
- 4.2. We give individuals the opportunity to correct their information online via our website, and also via written request or verbally.
- 4.3. When we are informed that information is incorrect, we ensure that it is appropriately corrected or updated immediately.
- 4.4. If an individual chooses to opt-out of receiving marketing material, we ensure that their name is removed from our mailing list.

#### 5. Data Security

- 5.1. We take steps to ensure that information is protected from misuse, loss and unauthorised access by:
- 5.1.1. Conducting training of all personnel in matters relating to privacy of personal information during initial induction and annually thereafter;
  - 5.1.2. Using computer passwords for access to our computer network;
  - 5.1.3. Keeping hard copy records and electronic backups secure on and off-site;
  - 5.1.4. Shredding waste paper which may include personal information;
  - 5.1.5. Completing annual assessments and audits of IT, physical security and risk management.
- 5.2. We destroy our files when they are no longer required. Most files are destroyed after 7 years. Otherwise, we only keep files if there is a legal requirement to do so.

#### 6. Openness

- 6.1. We have a Privacy Statement which we make available on request to anyone who asks. (The statement is a summary of this policy).
- 6.2. We display our Privacy Statement on our website.
- 6.3. On request, we inform individuals of the types of personal information we hold, and how we use and disclose it. All staff can answer general queries in relation to the type of information we hold. For example, "We hold names and contact details for clients and other parties, as well as other information which we require to make business decisions and enter into business

transactions". If an individual wishes to have access to specific information, refer to "7. Access & Correction" below.

## 7. Access & Correction

- 7.1. It is important to us that the information we hold about you is accurate and up-to-date. During the course of our relationship with you, we may ask you to inform us if any of your information has changed.
- 7.2. If you wish to make any changes to your information, you may contact us. We will generally rely on you to ensure that the information we hold about you is accurate or complete.
- 7.3. On request, we give individuals access to information held about them. However, we will not give access in the following circumstances:
  - 7.3.1. The request for access is frivolous or vexatious.
  - 7.3.2. Providing access would have an unreasonable impact on the privacy of another individual. In this case, we may give access to parts of the information which do not identify another individual.
  - 7.3.3. Providing access would prejudice negotiations with the individual.
  - 7.3.4. The information relates to existing or anticipated legal proceedings between us and the individual, and the information would not be accessible through discovery.
  - 7.3.5. Providing access would be unlawful – or denying access is required or authorised by law, such as under AML-CTF laws.
  - 7.3.6. Providing access would reveal a commercially sensitive decision-making process. In this case, we will give an explanation of the information without revealing the sensitive information.

Further, information which is confidential will not be disclosed to anyone other than the individual concerned unless the individual consents.

- 7.4. We accept written and verbal requests for access. All requests are addressed by our trained personnel, who are bound by duties of confidentiality. There is no charge for making a request for access, but we may impose an administrative charge for providing access, depending on the amount of material to be copied.
- 7.5. Depending on the type of request that you make, we may respond to your request

immediately. Otherwise, we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

- 7.6. If we deny access, we will give a written explanation of the reason for our decision.
- 7.7. We may require the individual to provide proof of their identity before we release information to them.
- 7.8. If an individual establishes that information about them is incorrect, inaccurate or out-of-date, you may request that we correct the information by contacting us.
- 7.9. If appropriate, we will correct the information at the time of your request. Otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected your information within 30 days.
- 7.10. We may need to consult with other finance providers or credit reporting bodies or entities as part of our investigation.
- 7.11. If we refuse to correct information, we will provide you with our reasons for not correcting the information. We may also allow the individual to make a statement in relation to the information and include this statement on our file.

## 8. Identifiers

We may use government identifiers to identify individuals. However, we only use these (such as passport numbers, tax file numbers and Medicare numbers) as required in the ordinary course of our business.

## 9. Anonymity

If appropriate, we allow individuals to remain anonymous. This is limited to general inquiries about the firm and the services it provides but, if any price is quoted, we record a name, address and phone number.

## 10. Trans border Data Flows

- 10.1. We do not ourselves disclose information overseas other than in the ordinary course of our business.
- 10.2. However, we use computing services provided by service providers who may have systems located within Australia and also overseas namely in the United States of America. From time to time, this may change.
- 10.3. Data may also be transported overseas in the circumstances referred to in clause 3.4 above.

10.4. If we do disclose information overseas, we will take reasonable steps to ensure that the recipient of the information will apply privacy rules similar to the Australian Privacy Principles.

#### **11. Sensitive Information**

- 11.1. Sensitive information is information about a person's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices, criminal record, health information, genetic or biometric information.
- 11.2. We do not collect sensitive information unless it is health information collected in connection with a hardship application, or otherwise necessary for us to provide appropriate services to our clients.
- 11.3. If we collect sensitive information, we will ensure that the individual consents to the collection and is aware of the intended use of the information. Usually, consent can be implied from the circumstances, but where possible we will obtain express consent.

#### **12. Identification of Clients**

Due to the Privacy Act, it is necessary for us to identify that we are dealing with the client prior to divulging any information. The following details can be requested by our trained personnel:

- 12.1. Agreement Number
- 12.2. Full name of caller
- 12.3. Address
- 12.4. Mobile or home phone number.

#### **13. Complaints Procedure**

- 13.1. All privacy related complaints should be referred to the Privacy Officer.
- 13.2. Where possible, we request the individual to provide details of their complaint in writing.
- 13.3. We acknowledge the individual's complaint in writing within 7 days.
- 13.4. We respond to the complaint in writing within 30 days of the complaint.
- 13.5. Details of the nature of complaints (without any personally identifying details) are recorded for use in future privacy audits.
- 13.6. If you are dissatisfied with the outcome of your complaint to our Privacy Officer, you can make a complaint to the AFCA scheme, which can be contacted by phone on 1800 931 678, by email at [info@afca.org.au](mailto:info@afca.org.au), or in writing to GPO Box 3, Melbourne VIC 3001, or the Privacy Commissioner at the Office of

the Australian Information Commissioner, by phoning 1300 363 992, by emailing [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au), or online at [www.oaic.gov.au](http://www.oaic.gov.au).

#### **14. Contact**

If a client has any questions, comments or requests regarding this Privacy Policy or our processing of the client's information, please contact:

**Privacy Officer**  
Arteva Funding  
78a Fullarton Road  
Norwood, South Australia, 5067  
1300 137 037  
[info@arteva.com.au](mailto:info@arteva.com.au)

This Statement of Notifiable Matters applies to PF BidCo Pty Ltd ABN 35 646 214 262 trading as Arteva Funding as well as (where and as applicable) its wholly owned subsidiaries Principal Finance Pty Ltd ABN 49 008 081 712, ACL 391746, Premium Funding Pty Ltd ABN 34 057 306 171 and PF Advance Pty Ltd ABN 69 611 434 229 (together "we, our us").

## Statement of Notifiable Matters

### **NB: This statement only applies to individuals.**

The law requires us to advise you of "notifiable matters" in relation to how we may use your credit-related information. You may request to have these notifiable matters (and the policy set out above) provided to you in an alternative form.

We may exchange your credit-related information with credit reporting bodies (CRBs) to assist us to confirm your identity, assess your credit worthiness, or to assess the suitability of credit for you, manage that credit, or for the purposes of taking other lawful action relating to our arrangements with you.

The information we may exchange with CRBs includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations and if you have committed a serious credit infringement (such as fraud).

The CRBs we may share information with are:

- Equifax Pty Limited – <http://www.equifax.com.au>– contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – <http://www.illion.com.au>– contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and
- Experian Australia Credit Services Pty Limited – <http://www.experian.com.au>– contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.
- Creditor Watch - <https://creditorwatch.com.au/> - contact on 1300 501 312; see privacy policy at <https://creditorwatch.com.au/privacy/>

A CRB may include the information in reports to other credit providers to assist them to assess your credit worthiness.

If you fail to meet your repayment obligations to us, or commit a serious credit infringement, we may be entitled to disclose this to a CRB.

Our policy about how we manage credit related personal information is set out above. You can contact us to obtain a hard copy if you wish.

You have rights to access, and seek correction of, the information we hold about you, and also to make a complaint to us. The policy set out above contains

information about how you can do so, as well as how we deal with complaints.

We are unlikely to disclose your information other than to an Australian entity, but if we do, we will do so in accordance with paragraph 10 of the policy set out above.

You also have a right to request a CRB not to use their credit reporting information for the purposes of pre-screening you for direct marketing by a credit provider, and to request the CRB not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. Credit reporting bodies must not use or disclose your credit-related information for a period of 21 days after you notify them that you may have been a victim of fraud.

For further information on how a CRB manages credit related personal information, please see its privacy policy at its website given above.

**9<sup>th</sup> January 2024**