

PERSONAL INFORMATION

Yamaha Motor Finance Australia Pty. Ltd. ABN 29 101 928 670 ("YMF") may collect personal information from you. YMF will use, disclose and make accessible your personal information in accordance with its Privacy Policy, the Privacy Act 1988, the Australian Privacy Principles and this authorisation.

YMF AND CREDIT REPORTING BODIES

You authorise YMF to give to and seek personal information about your credit arrangements or obtain a consumer or commercial credit report containing information about you from any credit reporting body.

You also authorise YMF to make a verification request of and to obtain an identity verification assessment about you from a credit reporting body using your personal information.

The personal information which YMF may give or seek includes (where applicable):

- your name, sex, date of birth, current address and last two addresses, current or last known employer and driver's licence number;
- the fact that you have entered into or propose to enter into a credit agreement with YMF, the type of credit agreement, the credit limit or the amount of credit that you have or will obtain in accordance with the credit agreement and your monthly repayment history;
- that you have drawn cheques for \$100.00 or more which have been dishonoured more than once;
- that court judgments and/or bankruptcy orders have been made against you;
- that you are 60 days or more overdue in making a payment to YMF and that steps have been taken to recover all or any part of the money that you owe; and
- that, in YMF's opinion, you have committed a serious credit infringement.

You authorise YMF to give to and seek credit reports and other information about your credit arrangements from:

- credit providers named in any application by you or Agreement between you and YMF; and
- any credit providers that may be named in a credit report issued by a credit reporting body.

Your authorisation entitles YMF to exchange information about your credit worthiness, credit standing, credit history and credit capacity.

USE OF YOUR PERSONAL INFORMATION

Credit reports, identity verification assessments and other personal information YMF obtains about you including your credit arrangements from a credit reporting body or credit provider may be used by

YMF for the following purposes:

- to verify your identity;
- to assess your application;
- to collect payments that are overdue;
- to notify a credit provider if you breach an agreement with YMF;
- to exchange personal information with other credit providers as to the status of your account where you are in breach of a contract with a credit provider;
- to assess your credit worthiness;
- to allow a credit reporting agency to create a file about you;
- to administer your account;
- to monitor your performance or compliance under any agreement for sale or supply of goods or services connected to provision of credit by YMF; and
- any other purpose permitted or required by law.

PEOPLE WE MAY EXCHANGE YOUR PERSONAL INFORMATION WITH

You authorise YMF to give to and seek personal information about you from:

- any person or organisation named by you in the application or provided by you from time to time;
- your proposed guarantor(s), consumer credit insurer(s), mortgaged goods insurer(s) and other insurance providers;
- YMF's related companies and joint venture partners;
- any of your guarantors, consumer credit insurers, mortgage goods insurers, introducers, consultants, brokers or any supplier of goods and services including suppliers of goods and services of which YMF is a linked credit provider;
- YMF's collection agents, a credit reporting body, or an unrelated debt recovery organisation if you are in breach of any agreement with YMF; or
- YMF's related companies and organisations which service your account or any agreement you have with YMF.

You also authorise your accountant to release and disclose your financial information to YMF, YMF's related companies, joint venture partners and its agents and you authorise government authorities which hold your drivers' licence and/or motor vehicle registration information to confirm your address details to YMF, YMF's related companies, joint venture partners and authorised agents. If you do not provide the information requested or do not give your authority for the use of the information, YMF may decline your application.

YMF will not disclose personal information to overseas recipients.

MARKETING

You authorise YMF, YMF's related companies, joint venture partners and agents and contractors to use your personal information for marketing, planning and product development purposes by YMF or YMF's related companies and joint venture partners. You can request that you do not receive direct marketing communications.

OBTAINING OUR PRIVACY POLICY, ACCESSING AND CORRECTING YOUR INFORMATION

YMF's Privacy Policy contains information about how you can access and correct your personal information.

You can access YMF's Privacy Policy at YMF's website: www.yamaha-motor.com.au/finance/ymf

You can also request a copy of YMF's Privacy Policy or access and correct your personal information by:

- contacting YMF Customer Service on 1800 123 100; or
- writing to:

The Privacy Officer

Yamaha Motor Finance Australia Pty. Ltd.

Locked Bag 79

Wetherill Park, NSW 2164

RESOLVING CONCERNS

If you believe the privacy of your personal information has been compromised, you are entitled to complain to YMF.

YMF's Privacy Policy contains information about how you can make a complaint.

PROVIDING PERSONAL INFORMATION ABOUT OTHERS

If you provide personal information about another individual you agree that you will inform the individual that personal information about them has been supplied to YMF, why it has been provided and that they can contact YMF to obtain access to or correct their personal information or get a copy of YMF's Privacy Policy.

CONTINUING CONSENTS AND AUTHORITIES

YMF may use or disclose this information before, during or after the term of any agreement you have with YMF.