



Mercedes-Benz



Mercedes-Benz Financial Services

# Privacy Statement

## Privacy Statement

We, Mercedes-Benz Financial Services Australia Pty Ltd (“MBFS”) respect privacy and personal information. Where we deal with your personal information, we are governed by and comply with the Australian Privacy Principles which are found in Schedule 3 of the Privacy Act 1988 (Cth) (as amended from time to time) (“Privacy Act”).

We also comply with the Daimler policy on Data Protection for Data of Customers & Partners.

- Code of Conduct

### What kinds of information do we collect?

We may collect personal information, being any information or opinion about you or information from which you can be identified. If you apply for credit with MBFS, MBFS may also collect your credit information (such as credit worthiness information, default information, repayment history information, payment information and credit reports).

### Information Collection and Use

- We collect personal information from you, including via this web site, and use it to:
  - send information in accordance with your request;
  - provide a product or service to you;
  - manage our relationship with you and better service customer needs; and
  - market products and services you may be interested in receiving, including special offers and promotions.

We do not collect and process any personal information unless the information is considered necessary for the effective functioning or activities of our business.

We may ask your motor dealer to provide your updated contact details if we lose contact with you and we may exchange your personal information with any of our authorised dealerships for the purposes of managing your finance contract or guarantee, or for the purpose of assisting in the enforcement of any overdue accounts with us, or in respect of the current standing of your accounts or dealings with us;

- MBFS may also collect your personal information (including credit information) to:
  - assess you as a borrower or guarantor and/or to assess a credit application by a company of which you are a director;
  - manage a finance contract;
  - comply with legislative or regulatory requirements, including those arising under the Anti-Money Laundering and Counter-Terrorism and Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth); or
  - assist you to manage debts or to assist us to collect overdue payments on consumer or commercial credit as borrower or guarantor.

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- MBFS may collect personal information about you from:
  - a business which provides information about commercial credit, even if it is an application for consumer credit;
  - a lender named in your credit application;
  - any other applicant(s) or guarantor(s);
  - a credit reporting body (“CRB”) which provides consumer credit reports, even if it is an application for commercial credit or you are a guarantor. Information obtained from a credit report or a commercial credit report will provide MBFS with information about you that is held by the CRB and which has any bearing on your creditworthiness. Such reports may be used by MBFS to confirm your identity, assess an application for credit (including arriving at its own assessment of your creditworthiness), manage its relationship with you and collect overdue payments.

MBFS may also collect sensitive information (for instance information about your health) where it collects it for a specific purpose (such as assessing a hardship application). If it needs this information, MBFS will ask you for your consent.

Generally, we only collect and use personal information for the purposes for which it was originally collected (including those purposes set out above), unless required or authorised by or under law or if you have consented to the intended use.

If you do not provide the personal information, we may be unable to provide the products and services to you or we may be limited in the services that we can offer.

### Other Information Uses and Disclosure

We may disclose your personal information to:

- members of the Daimler Group and or any third party service providers (such as contractors, agents, mail houses, lawyers, document custodians, computer systems consultants or providers) who act on our behalf under conditions of confidentiality. This may involve disclosing your personal information to an overseas recipient located in Singapore, Germany, UK, Japan, China, Philippines and New Zealand; and
- to any other applicant (and if you are applying for credit with MBFS, MBFS may disclose your personal information to any guarantor or prospective guarantor, CRB and lender) to assess, arrange, provide or administer the product or service and related products and services.
- We may disclose your personal information in accordance with any consent you give, or where required or compelled by law.

In the unlikely event that we sell a part or whole of its business, records of personal information may be transferred to the new business owner. The information will remain subject to privacy law and until further notified, will remain subject to our privacy policy.

### CRBs with which MBFS exchanges credit information

The CRBs that MBFS uses are Veda, Dun & Bradstreet and Experian whose privacy policy (which explains how it manages credit information) and contact details are at [www.veda.com.au](http://www.veda.com.au), [www.dnb.com.au](http://www.dnb.com.au) and [www.experian.com.au](http://www.experian.com.au) respectively.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a “ban period”) without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

When you apply for credit with MBFS, you are taken to agree to MBFS accessing your personal information (including credit-related information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit information they hold to respond to requests from us or other credit providers to “pre-screen” you for direct marketing. You can ask a CRB not to do this. However, if you are a borrower you may still receive direct marketing from us (unless you ask us not to) that has not been “pre-screened”.

### Anonymity

You have the right to remain anonymous when entering into transactions with us, unless such anonymity would be considered unlawful or impracticable.

### Direct marketing and your information

We may use your information to advertise or promote products, services, or business or investment opportunities we think may interest you, including by post, email SMS/MMS or telephone. We may also provide your information to members of the Daimler Group, third party service providers and other organisations for specific marketing purposes, including to tell you about products and services that we or our preferred suppliers offer and promotions and events. However, we will not do so where you tell us not to.

You can ask us not to contact you about products and services and not to disclose your information to others for that purpose by contacting us.

### How we hold your personal information

We keep hard copy and electronic records on our premises and systems or offsite using trusted third parties.

We take steps to ensure that personal information is kept safe from misuse, interference and loss, unauthorised access, modification and disclosure.

Your information is only accessible by you and those authorised to access it. Employees and third parties who deal with your information are bound by confidentiality obligations and are required to complete training about information security and privacy.

We destroy or permanently de-identify personal information after it can no longer be used in accordance with this policy.

### How to access, amend and correct information that we hold

We take all reasonable steps to ensure that the information we may collect, use or disclose is accurate, complete and up-to-date. You have rights to access your information and correct it if it is inaccurate, out-of-date or incomplete.

We encourage you to advise us as soon as there is a change to your contact details, such as your phone number or address. There are various ways you can contact us to alert us to changes to your personal information. Our contact details are shown below.

You may request access to the information we hold about you at any time by contacting us. We will respond to your request within a reasonable time. There is no fee for making a request but we may charge you the reasonable costs of providing our response to a request for access to personal information.

If we refuse to give you access to any of your personal information, we will provide you with reasons for the refusal.

You may also ask us to correct any information we hold about you by contacting us. We will deal with your request to correct your information in a reasonable time. If we correct your information and it is information we have provided to others, we will notify them of the correction where we are required to do so by the Privacy Act.

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If we refuse to give you access to any of your personal information, we will provide you with reasons for the refusal.

You may also ask us to correct any information we hold about you by contacting us. We will deal with your request to correct your information in a reasonable time. If we correct your information and it is information we have provided to others, we will notify them of the correction where we are required to do so by the Privacy Act.

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If your request relates to information which has been provided to MBFS by a CRB or another credit provider, MBFS may need to consult with them about your request.

We will correct information, where we decide to do so, within 30 days of your request, or longer if you agree.

If we do not agree with the corrections you have requested, we are not obliged to amend your information accordingly, however, we will give you a written notice which sets out the reasons for our refusal.

## Resolving your privacy concerns and complaints

If you have any questions or concerns about this privacy statement, you may contact us using our contact details shown below.

Additionally, if you believe that in handling your personal information we have breached the Australian Privacy Principles or MBFS has breached Part IIIA of the Privacy Act or the CR Code and you would like to make a complaint, you may use our contact details below to lodge a complaint.

Once we receive your complaint, we will respond to you as soon as possible and will let you know if we need any further information from you. We will notify you of our decision within 30 days, however if we are unable to do so, we will let you know the reason for the delay and the expected timeframe to resolve the complaint.

If you are not satisfied with our response to your complaint, or the way in which we have handled your complaint, you may contact the Office of the Australian Information Commissioner (contact details below).

If your complaint relates to the way in which MBFS has handled your complaint, you may also contact the Financial Ombudsman Service (contact details below), MBFS' external dispute resolution scheme.

### Office of the Australian Information Commissioner

GPO Box 5218  
SYDNEY NSW 2001  
1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)

### Our contact details

You can contact us using the following details:

Privacy Officer  
Mercedes-Benz Financial Service Australia Pty Ltd  
1/41 Lexia Place  
Mulgrave VIC 3170

### Financial Ombudsman Service Limited

GPO Box 3  
MELBOURNE VIC 3001  
1300 780 808  
[info@fos.org.au](mailto:info@fos.org.au)  
[www.fos.org.au](http://www.fos.org.au)

Or by email to: [mbfsau\\_privacy@daimler.com](mailto:mbfsau_privacy@daimler.com)