

Credit Reporting Policy

Introduction

This policy applies to all personal information collected by QMGN Pty Ltd trading as Quayside Motors ABN 82 098 717 787 and its subsidiaries. Quayside Motors is committed to complying with the Australian Privacy Principles which govern the collection, use, storage and disclosure of personal information by businesses and allow individuals to access that information and have it corrected if it is incorrect. This policy explains how we meet this commitment.

Credit Reporting

As part of our credit assessment process and ongoing account management, Quayside Motors may disclose Credit Information and Credit Eligibility Information to Veda Applied Intelligence. Veda Applied Intelligence may be contacted at PO Box 964, North Sydney, NSW 2059. Or via their website: www.veda.com.au/contact-us.

The kinds of personal information may disclose

The kinds of personal information we may disclose may include your name, address, date of birth, employment details, motor vehicle driver's license number, the amount of credit requested, payment history, and details of any default.

How you can access your personal credit eligibility information and correct it

You may request access to the personal credit eligibility information we hold about you. We will respond to your request within 30 days. If you believe the information is incorrect, incomplete or inaccurate you can contact us and ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request we will explain why.

Privacy complaints

If you have a complaint about the treatment of your personal information please contact us in writing. It would assist us if you could indicate that you are making a "Privacy Complaint". We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the outcome you may ask the Office of the Australian Information Commissioner (OAIC) to investigate your complaint. Further information on the OAIC complaint process is available at www.oaic.gov.au.

How to contact us for issues concerning privacy

All questions or requests seeking more detailed information about the Quayside Motors Privacy Policy should be forwarded to: privacy@quaysidemotors.com.au.

Overseas disclosure of credit information

We will not disclose your personal credit information or credit eligibility information to any party outside of Australia.

Changes to this Privacy Policy

This policy was last updated in January 2020. If we change this policy, we will post the updated policy on this site.