

# Toyota Group - Privacy and Credit Information Policy

Updated 27 February 2017

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## 1. Who are we?

In this policy the “**Toyota Group**” (or “**we**” or “**us**”) is:

- Toyota Motor Corporation Australia ABN 64 009 686 097 (“**Toyota Australia**”); and
- Toyota Finance Australia Limited ABN 48 002 435 181 (“**Toyota Finance**”).

The Toyota Group is part of the broader OneToyota Network of Toyota organisations in Australia. See section 2 for more information about the OneToyota Network.

We understand that your personal information and credit information (“**information**”) is important to you and we value your trust. This policy sets out how the Toyota Group handles your information. It also includes how we handle information collected from third parties, such as your credit report through the credit reporting system if you obtain finance with us.

We are bound by the *Privacy Act 1988* (Cth) (“**Privacy Act**”) and its Australian Privacy Principles (“**APPs**”). Toyota Finance is a participant in the credit reporting system and is bound by the credit reporting rules in the Privacy Act. For more information about Toyota Finance’s credit reporting practices, see section 8 on “Credit reporting (applies only if you seek finance from Toyota Finance)”.

## 2. OneToyota Network

The Toyota Group (Toyota Australia and Toyota Finance) is part of the OneToyota Network, which includes:

- Toyota Australia;
- Toyota Finance;
- authorised Toyota dealers in Australia; and
- Aioi Nissay Dowa Insurance Company Australia Pty Ltd trading as “**Toyota Insurance**”;
- “**Toyota Western Australia**” (distributors of Toyota products in Western Australia comprising Prestige Motors Pty Ltd ABN 62 008 679 258 as trustee for the Prestige Toyota Unit Trust and Eastpoint Pty Ltd ABN 64 008 687 367).

The Toyota Group collects and shares with other members of the OneToyota Network your personal information so that OneToyota Network can provide you with an integrated OneToyota guest experience including allowing you to be known across the Network regardless of which OneToyota entity you choose to deal with and to provide you with products, services, information and assistance, respond to your enquiries and help keep your information up to date. Your information may be disclosed to OneToyota Network service providers in Australia and overseas for these purposes.

For more information about how authorised Toyota dealers in Australia handle your information, please see the dealer’s privacy policy, available from the dealer’s website.

For Toyota Western Australia’s privacy policy, [click here](#).

For Toyota Insurance’s privacy policy, [click here](#).

## 3. What information do we collect and hold?

The kinds of information that we collect and hold about you will depend on the nature of your dealings with us.

### Information we collect about you

We may collect and hold information about you including:

- contact information and identification such as your name, date of birth, contact number(s), email address(es), residential and/or business address(es), demographic information (such as postcode, age, gender) and driver’s licence details;
- payment details (such as account or credit card details) and payment-related information in connection with your purchase of our products and/or services;
- vehicle and servicing details including vehicle registration, vehicle purchase details, name of your selling or servicing Toyota dealer, service appointment bookings, vehicle service and repair history (including in relation to Toyota Service Advantage, warranty, repairs and recalls, if applicable), data collected as a result on-board vehicle telematics;
- finance details such as financial, insurance or credit information, marital status, employment details and history; and

- information collected from marketing campaigns, product research, customer surveys, your interactions with us including via social media, or publicly available information that you post or publish.

If you do not wish to provide particular information, we may not be able to respond to your query, provide you with our products and services or assess your application for a product or service.

**Sensitive information:** We will only collect sensitive information about you with your consent (unless we are otherwise allowed or required by law to collect that information). Sensitive information includes information about your health, race, ethnic origin and religious beliefs.

**Providing someone else's personal information:** If you provide us with personal information about another person (such as a joint vehicle owner or authorised driver or contact person), please tell them about this Policy so they are aware that you have provided their information to us and that they can read this Policy to understand how their information will be handled.

#### Information we collect automatically

Whenever you visit or interact with a Toyota Group website or other online platform of ours ("**Platforms**"), we, as well as any third-party service provider and/or advertiser, may use a variety of technologies that automatically or passively record information about how the Platform is accessed and used ("**Usage Information**"). Usage Information may include your IP address or other unique identifier for the device used to access a Platform ("**Device Identifier**"), browser type, "**Device**" type (computer, mobile phone, tablet or other device), operation system, application version, date and time of visit, pages viewed, preceding page views and your use of features or applications on the Platform such as interactions with connections or groups.

Usage Information helps us keep our Platforms relevant to users and allows us to tailor content to a user's interests. Usage Information is generally non-identifying, but if we associate it with you as a specific and identifiable person, we will treat it as personal information.

We may use Device Identifiers to help us administer Platforms, diagnose problems with our servers, analyze trends, observe Platform usage and activity over time, help identify you and your shopping cart, and gather broad demographic information for aggregate use.

**Cookies** (data files placed on a Device when it is used to visit a Platform) may be used to associate you with social media platforms like Facebook and, if you so choose, enable interaction between your activities on our Platforms and those social media platforms. We or our vendors may place cookies on your Device for security purposes, to facilitate site navigation and personalise your experience while visiting our Platforms (such as allowing us to select which ads or offers are most likely to appeal to you, based on your interests, preferences, location or demographic information).

To learn how you may manage cookies, or delete cookies that have already been installed, please refer to your browser's help menu or instructions. If you disable or opt out of receiving cookies, some features and functions on our Platforms may not work properly or fully because we may not be able to recognise and associate you with your Toyota account(s). In addition, the offers we provide may not be as relevant to you or tailored to your interests.

**Remarketing:** We use Google Adwords Remarketing to advertise our products and services online. Third party vendors, including Google, use cookies to display relevant ads based on your past visits to our website(s). Google Remarketing allows us to tailor our marketing to better suit your needs and display ads that are relevant to you. We respect your privacy and any data collected will be used in accordance with this privacy policy, Google's privacy policy or the privacy policy of other remarketing services that we may use.

If you do not wish to participate in our Google Adwords Remarketing, you can opt out by visiting Google's Ads Preference Manager ([myaccount.google.com/u/0/privacy?pli=1#ads](https://myaccount.google.com/u/0/privacy?pli=1#ads)). You can also opt out of any third party vendor's use of cookies by visiting the Network Advertising Initiative opt-out page [www.networkadvertising.org](http://www.networkadvertising.org)

## 4. How do we collect your information?

We may collect information in a variety of ways, including directly from you, for example:

- when you complete a form to order a vehicle, parts or accessories, book your vehicle for servicing, apply for credit or make a general enquiry about our products and services;
- when you contact or interact with us whether in person, by email, phone, SMS or other forms of communication, or via our website or social media;
- when you use data-collecting devices, products or systems; or
- when you participate in our surveys, competitions, promotions, events, sponsorships or other activities.

We may collect information from organisations within the OneToyota Network, such as:

- our authorised Toyota dealers, if you interact with or purchase products or services from that dealer;
- Toyota Western Australia, if you interact with Toyota in Western Australia;
- Toyota Insurance, if you make enquiries, purchase and/or renew your insurance with Toyota Insurance.

Sometimes, we may collect your information from third parties such as:

- providers of data-collecting devices, products or systems that you use;
- your accountant for the purposes of assessing a credit application;
- where an individual is an officer of a company that has applied for credit, we may collect information about the officer from public records or from other officers of the company who arranged that company's credit application;
- when named as a personal referee by you, we collect that personal referee's personal information from the written credit application form;
- another credit provider where you have or had a credit account;
- the Credit Reporting Body ("CRB") where we obtain your credit report;
- your insurer or broker;
- contractors performing a service or function on our behalf;
- regulatory authorities;
- marketing agencies and similar lists which are legally acquired by us; and
- any other parties you refer us to or who refer us to you.

## 5. What are the purposes for which we collect, hold, use and disclose your information?

The Toyota Group collects, holds, uses and discloses your information for a variety of purposes including:

- to provide you with an integrated OneToyota guest experience;
- any purpose which we notify you about when we collect your information or to which you have provided your consent;
- considering and assessing your application for a product or service;
- providing a Toyota product or service to you (including via our authorised Toyota dealers, agents and/or contractors where applicable);
- providing customer assistance and support such as vehicle service reminders, recalls and assisting with warranty claims;
- responding to your enquiries, concerns or complaints;
- administering and managing our relationship with you, including by verifying your identity in order to provide a requested service;
- informing you about products, services, special offers and/or events from the OneToyota Network. For more on Direct Marketing, see section 6 below;
- improving your customer experience and our marketing, including through data analytics, product planning, product development and research;
- protecting our interests, including by registering a security interest on the Personal Property Securities Register or checking against sanctions or other reference lists;
- complying with our legal obligations, assisting government and enforcement bodies or regulators, or where otherwise required or authorised by or under law, or an order of a court or tribunal; and
- assessing and considering your application (if applicable) as a prospective job applicant, dealer/franchisee or contractor.

We may publish (including by posting on social media) customer testimonials/video testimonials which may contain personally identifiable information. We will obtain the customer's consent prior to publishing the testimonial along with their name.

## 6. Direct marketing

The OneToyota Network (or any of the entities which make up the OneToyota Network including their agents and contractors if any acting on their behalf) may send you direct marketing to inform you about products or services, special offers, promotions and events that may be of interest to you. These marketing communications may include joint promotions with Toyota dealers or other promotion partners, and may be sent to you using any contact details provided by you, such as post, phone, email or SMS.

Please note that the organisations comprising the OneToyota Network are separate organisations. If you do not wish to receive marketing communications and surveys from a member of the Network, you can let that organisation know at any time using the contact details in their respective privacy policies or utilising the "unsubscribe" or other opt-out function offered by the organisation.

If you do not wish to receive any marketing communications from Toyota Australia or Toyota Finance, you can let the relevant organisation know using the contact details provided in section 13 "Contacting us" below, or by utilising the

“unsubscribe” function in electronic communications from the organisation. In some circumstances we may need to contact you to obtain additional information, verify your identity or to clarify your request, in order to action it.

Your consent to receive direct marketing communications from the OneToyota Network in the above ways will be deemed if you do not opt out when you are offered the opportunity to do so, and will remain current on an ongoing basis unless and until you advise otherwise.

If the law requires us to provide you with information about our products or services (for example, product recalls), we will provide that information even if you have elected not to receive information about our products and services generally.

## 7. Who do we disclose your information to?

We may share your information within the OneToyota Network in order to provide an integrated OneToyota guest experience across our Network.

Your vehicle logbook data, and service and repair history (including in relation to warranty and recalls, if applicable) may be made available to subsequent owners (if any) of your vehicle. We do not disclose any personally identifying information about you to subsequent owners of your vehicle.

We may disclose your information to others including:

- the Toyota Group’s related bodies corporate (including our parent company Toyota Motor Corporation in Japan);
- other credit providers to assess your application with Toyota Finance or manage your credit;
- a guarantor, if a finance arrangement is guaranteed;
- our agents or contractors which perform a particular function or service on our behalf;
- government and law enforcement agencies, bodies and regulators, or a dispute resolution body of which we are a member (for example, the Financial Ombudsman Service), if we are required to disclose your information to such authorities; or
- your employer or former employer (for example, to conduct a reference check for potential employment or finance applications).

Examples of our third party agents or contractors include:

- mailing houses;
- printers;
- organisations that assist us to conduct promotions or market research;
- customer support providers;
- information technology service providers;
- debt collection agencies; and
- accountants, lawyers and other professional advisors.

We may also disclose your information to third parties where required or authorised by or under law.

## 8. Credit reporting (applies only if you seek finance from Toyota Finance)

In this section, references to “we”, “us” or “our” refer to Toyota Finance only, not Toyota Australia. Toyota Finance participates in the comprehensive credit reporting system to make better and more informed decisions about providing credit to our customers. When you apply for credit with Toyota Finance, or propose to be a guarantor, we may request a credit report about you from a CRB. Credit reports contain information about your credit history that will help us assess your credit worthiness and your ability to repay credit.

### **What credit information and credit eligibility information do we collect and hold?**

The credit information we collect and hold includes your identification details, the type of credit you hold, the amount of credit borrowed, the terms and conditions of your credit, when your credit was opened or closed, whether or not you have met your repayment obligations under your loan contract and loan contracts with other credit providers, and information about your credit worthiness. The credit eligibility information we collect and hold includes credit reports obtained from a CRB and our own rating or score which help us to assess your creditworthiness.

### **What do we do with credit information and credit eligibility information?**

We collect, hold, use and disclose credit information and credit eligibility information about you for purposes which include:

- confirming your identity;
- assessing your consumer or commercial credit or guarantor application;
- managing your account and collecting any overdue payments;

- helping you avoid defaulting on your loan;
- complying with any relevant laws and regulations.

We will use the information obtained from a CRB, and combine it with information we already hold about you, to calculate our own rating or score to help us assess your creditworthiness.

We may also disclose to the CRB if you have not met the payment obligations under your loan contract or if you have committed a serious credit infringement (for example fraud). Some of the information we disclose to a CRB may be included in your credit report and provided to other credit providers to help them assess your creditworthiness.

We may disclose your information to any of the following CRBs:

- Dun and Bradstreet - [dnb.com.au](http://dnb.com.au) - **1300 734 806**
- Experian - [experian.com.au](http://experian.com.au) - **1300 784 134**
- Veda - [veda.com.au](http://veda.com.au)

If you would like to know how these organisations manage your information, you can view their privacy policies on their websites or contact them directly by calling the numbers above.

### **What are your rights?**

You have the right to ask a CRB not to use your information for the purpose of pre-screening or direct marketing by a credit provider. You can ask them not to use or disclose this information for a period of time if you reasonably believe that you have been, or are likely to be, a victim of fraud.

## **9. Holding and protecting your information**

We may hold information about you in digital and paper forms. We take reasonable steps to protect your information from misuse, loss, interference, and from unauthorised access, modification or disclosure. Some of the ways we protect your information include:

- external and internal premises security;
- restricting access to your information only to personnel who need it to perform their functions;
- utilising and maintaining information security applications to prevent unauthorised access or damage to electronically stored information, such as requiring identifiers and passwords, firewalls and anti-virus software; and
- maintaining physical security over paper records.

## **10. Disclosing your information overseas**

We may disclose your information to organisations located overseas. These include:

- our related companies in Japan and elsewhere in the world; or
- our service providers that are located or hold data overseas including in the USA, Singapore, the UK and Sweden.

## **11. Accessing and correcting your information**

You can generally access and request the correction of information we hold about you by contacting us in any of the ways set out at the bottom of this policy. Please note that the organisations comprising the OneToyota Network (that is, each of Toyota Australia, Toyota Finance, each Toyota dealer, Toyota Insurance and Toyota Western Australia) are separate organisations, and each organisation may hold different information about you (if any).

We may charge an access fee to recover the reasonable costs incurred. This charge is only designed to help us reasonably recover the costs associated with providing you with access and does not apply to the making of the request. Before we act on a request, we will provide an estimate of the access fee and ask you to agree to it.

Access to your information may be refused in a number of circumstances, such as where the information relates to anticipated legal proceedings or if the request for access is frivolous or vexatious. If we deny or restrict your access, we will write to you to let you know why, unless, having regard to the grounds for the refusal, it would be unreasonable for us to do so. You may make a complaint about a refusal to the Office of the Australian Information Commissioner.

We rely on the information that we hold about you to provide our products and services to you, and to perform our business functions. Therefore, it is very important that the information we hold is accurate, complete, up to date and relevant. This means that, from time to time, we may ask you if your information is still accurate and up to date. If you find that any information that we hold about you is incorrect, you should contact us immediately and we will take reasonable steps to correct it.

## 12. Resolving concerns

If you believe that your privacy has been compromised, or if you feel that we have breached the privacy laws, you are entitled to make a complaint. Complaints can be made by contacting the person or department you were dealing with, or by contacting us using our contact details set out at the bottom of this policy.

We endeavour to respond to you within 24 hours to acknowledge the complaint and explain how we will investigate it. This may include consulting with the CRB or other credit providers if the complaint relates to your credit information. We will try to resolve your complaint within 20 working days and write to you to explain the reasons for our decision. When this is not possible, we will contact you and let you know how long it will take for us to resolve your complaint.

If your complaint is not satisfactorily resolved, you can contact us to discuss your concerns or lodge a complaint with Office of the Australian Information Commissioner by visiting [oaic.gov.au](http://oaic.gov.au), calling **1300 363 992** or emailing [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au). If your complaint relates to your finance with us you may access the Financial Ombudsman Service at [fos.org.au](http://fos.org.au) or by calling **1300 780 808**.

## 13. Contacting us

If your enquiry relates to Toyota Australia (Toyota vehicles, parts, accessories), you can contact Toyota Australia by:

- Email:
  - For product and service enquiries: [guestexperience@toyota.com.au](mailto:guestexperience@toyota.com.au)
  - For privacy enquiries: [privacy@toyota.com.au](mailto:privacy@toyota.com.au)
- Telephone: 1800 TOYOTA (1800 869 682)
- Post: Toyota Australia, PO Box 5428, Chatswood West NSW 1515

If your enquiry relates to Toyota Finance (Toyota finance, roadside assist and insurance products), you can contact Toyota Finance by:

- Email: [financeprivacy@toyota.com.au](mailto:financeprivacy@toyota.com.au)
- Telephone: 137 200
- Post: Toyota Finance Customer Solutions Centre, PO Box 1354, Macquarie Centre NSW 2113

You can contact us without identifying yourself or by using a pseudonym. However, if you do not identify yourself or provide your contact details, we may not be able to respond to your query.

## 14. Amendments

We may change this Privacy Policy at any time by publishing the amended version on our website.