



## F&I VBC (PTY) Ltd

### F&I Virtual Business Centre

#### Terms and conditions:

##### 1. BUREAUS

You consent to and agree that we may, as permitted by law):

- 1.1. make enquiries to obtain or confirm any information about you;
- 1.2. submit to any credit or other bureau (or a third party) any information about you or provided to us by you in your application for **vehicle finance**;
- 1.3. seek, verify and receive information from any credit bureau or third party (with whom you have financial relations at any time) when assessing your application or your creditworthiness, and also at any time during the existence of your application;
- 1.4. provide, disclose and register the existence of this agreement and any personal information, and details relating thereto, to any credit bureau or third party (with whom you have financial relations at any time) sharing positive and negative information about you or your credit account, including any non-compliance with this agreement.
- 1.5. You acknowledge and understand that a credit bureau will provide us with credit profile information and possibly a credit score reflecting your creditworthiness.
- 1.6. Subject to the provisions of the Act, we will be entitled to obtain and disclose your information:
  - 1.6.1. within our group of companies or associated companies;
  - 1.6.2. if we think it is necessary or may be of benefit to you;
  - 1.6.3. where we are legally compelled to do so;
  - 1.6.4. where it is in the public interest to disclose;or
  - 1.6.5. where our interests require disclosure.
- 1.7. The bureaus may record details of our searches about you.

1.8. You have the right to challenge information reflected at the credit bureau. You have the right to contact the credit bureau, have your credit record disclosed to you and to have inaccurate information corrected.

## 2. PERSONAL INFORMATION

2.1. We will keep your personal information for as long as we need to or have to by law. We will not disclose your personal information to anyone unless we are acting in terms of this agreement or we need to do so in order to comply with this agreement. We will also disclose your personal information where we are obliged to by law, in terms of a court order; or where we have your consent.

2.2. You agree and consent that we may process, record and/or disclose your personal information, including details of any transactions on your account, to:

2.2.1. assess any application that you make with us for a vehicle finance to various credit providers (we will sometimes use a standard credit-scoring or other automated decision-making system to do this);

2.2.2. make decisions on questions about any application, agreement or correspondence which you may have with us;

2.2.3. search credit bureaus, credit reference, fraud prevention agencies' records or any other third party's records so that we can manage your application and make decisions about credit,

2.2.4. contact you by post, by phone, by e-mail, by SMS or other electronic means or in any other way about other products and services which we consider may interest you, unless you tell us that you would prefer not to receive such offers;

2.2.5. any person or company working for or with us, any company within our group of companies or associated companies;

2.2.6. any insurer, if we arrange insurance on your behalf;

2.2.7. any organisation which underwrites or supports any of our products which you hold;

2.2.8. any person to whom we transfer any of our rights or obligation under this agreement;

2.2.9. any person or company (including any direct marketing agencies) with whom we interact in order to supply to you, or provide to you or market to you any product or service that we believe you may be interested in, unless you tell us that you would prefer not to receive such marketing;

2.2.10. any third party who processes your personal information on our behalf; and

2.2.11. anyone you authorise us to give your personal information to.

2.3. To the extent lawful, we may transfer, license or otherwise authorise the use of any of your personal information.

2.4. We may also monitor and record all telephone calls and other interactions with you.

**Regards**

**F&I VBC Team**