



Our Privacy Policy

At Zurich Capital & Finance ("Zurich") we are committed to protecting the privacy and confidentiality of our clients and customers personal information. The purpose of this policy is to provide a clear understanding of how Zurich and its authorized agent(s) collect, store, use and disclose your personal information.

Zurich is bound by and complies with the Privacy Act 1988 (CW), the Australian Privacy Principles and the ACCC Debt Collection Guidelines.

Zurich reserves the right to change this policy at any time. The policy as published on our website (www.zurichfinance.com.au) can be relied upon as being current.

Collection of Information

Zurich may obtain personal information on an individual directly or via an authorized agent(s). Zurich may collect personal information for an individual either directly from the individual or from a third party, which includes public sources.

Zurich only collects personal information by lawful and fair means and will only collect personal information for the purposes for which it has been provided.

Use and Disclosure of Information

Zurich only uses personal information collected for the purposes of debt recovery. Zurich and / or its authorized agent(s) may be required to disclose information to the following sources;

- Original Credit Provider.
- Credit Reporting Bodies.
- Legal Practitioners, Australian courts.
- Process servers, Field agents, Investigation agents, Repossession agents.
- Authorized Financial / Legal advisors.
- Law Enforcement bodies / agencies where required.

Zurich will not generally disclose your personal information to overseas recipients. However, it may be necessary in certain circumstances and it is not practicable to specify them in this privacy policy.

Access and Correction of Information

You have a right to access and correct your personal information. This however is subject to some exceptions allowed by law. Factors affecting a right to access include:

- access would pose a serious threat to the life or health of any individual
- access would have an unreasonable impact on the privacy of others
- the access sought is based on a frivolous or vexatious request
- the information relates to a commercially sensitive decision making process
- access would be unlawful
- access would prejudice enforcement activities relating to criminal activities and other breaches of law, public revenue, a security function or negotiations with you
- legal dispute resolution proceedings
- denying access is required or authorised by you or under law

In the event we deny access, we will provide you with a reason(s) as to why.

Further information regarding how to access or correct your information can be obtained by contacting us on the details provided below.

Information Collected and Held

The extent of personal information held by Zurich for an individual is as follows;

- Personal Descriptors such as Name, date of birth, gender, marital status.
- Contact details such as Address, previous known address, email address and contact phone numbers
- Employment history such as employer's names, addresses and contact phone numbers.
- Credit information such as credit provider, account name and number, balance outstanding, contract dates, application details and payment history details.
- Complaint information such as details regarding the nature of the complaint, dates of when the complaint was received and finalized together with details of the resolution / outcome of the complaint.
- Government issued identifiers such as an Australian Business Number (ABN) and drivers licence numbers.



We may also collect information about your affiliation with certain organisations such as professional associations.

Generally, we do not collect sensitive information for individuals however in some instances this information may be held. Sensitive information may include: -

- Race
- Political and religious beliefs
- Sexual preferences
- Criminal convictions
- Membership of professional or trade associations or unions
- Health details

Sensitive information may be collected when assessing certain claims including hardship.

Data Quality

Zurich takes reasonable measures to ensure that the personal information which is held is accurate, up to date and complete.

Zurich and / or its authorized agent(s) maintains and updates personal information when advised by individuals that the personal information which is held is out dated.

Where personal information which has been collected and is no longer required, Zurich will remove the information or permanently de-identify it.

Data Security

Zurich and / or its authorized agent(s) take reasonable steps to prevent loss, unauthorised access, use, modification or disclosure of personal information.

The steps taken to protect personal information include password protection, restricted access, software encryption, virus protection and requires overall compliance with the internal I.T security and procedures policy.



Resolving Privacy Issues

If you have any concerns regarding our privacy policy and procedures or believe a privacy breach has occurred and would like to make a complaint, a complaint can be made to our internal dispute resolution scheme by the contact methods below.

If you feel that the resolution provided by our internal dispute resolution scheme is unsatisfactory or does not rectify your complaint, you can contact our external dispute resolution scheme for assistance in resolving the complaint.

Our external dispute resolution scheme is the Financial Ombudsman Service (FOS) who can be contacted on 1800 367 287 / info@fos.org.au.

Contact Us

If you have any enquiries regarding our privacy policy or would like to make a request to access or correct personal information held by us, please direct your enquiry to:

Privacy Officer
Zurich Capital & Finance Pty Ltd
Private Bag 6,
Mitcham VIC 3132

Phone: 1300 658 554
Email: info@zurichfinance.com.au