

Privacy Policy

Arteva is bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act). We're also bound by Division 3 of Part IIIA of the Privacy Act, which regulates the handling of credit-related information.

This Privacy Policy sets out how we deal with personal information, including credit-related information, as well as our legal obligations and rights in respect of that information.

Who is Arteva Funding?

Arteva Funding is one of Australia and New Zealand's leading specialist premium funders. Arteva funds both commercial and domestic insurance premiums, the majority of which are sourced through the insurance broker intermediary market.

Our commitment?

Protecting your privacy and the confidentiality of your personal information is important to us, as it's fundamental to the way we conduct business.

Arteva aspires to best practice procedures and has robust systems in place for handling and protecting your personal information.

Privacy Policy – At a glance

We collect, use, disclose and store personal information to provide premium funding services and to meet our legal obligations.

In summary:

- We collect personal information (including credit-related information) directly from you, from intermediaries and other third parties, and through our website.
- We use personal information to assess and administer loans, manage risk, meet regulatory requirements, and operate our business.
- We disclose personal information to related companies, service providers, credit reporting bodies, intermediaries, regulators and others described in this Policy.
- We may disclose personal information to overseas recipients, including in New Zealand, and take reasonable steps to ensure it is handled in accordance with this Privacy Policy and the Privacy Act.
- We retain personal information for as long as required for business or legal purposes and then take reasonable steps to destroy or de-identify it.
- You can access or correct your personal information and make a privacy complaint using the contact details set out below.

What is personal information?

Personal information is information or an opinion about an individual who is identified, or who can reasonably be identified, from the information.

What is credit-related information?

Credit-related information is credit information, credit eligibility information and related information.

Credit information is personal information that includes:

- information about an individual, like their name, date of birth and address.
- information about the individual's past experiences with us and other lenders, such as the kinds of credit products the individual has had or sought and how the individual has managed his or her obligations.

Credit eligibility information is information that has been obtained from a credit reporting body, or that has been derived from that information, that is about an individual's credit worthiness.

Credit reporting bodies

We may disclose your credit-related information to the following credit reporting bodies (CRBs):

- Equifax Australia Information Services and Solutions Pty Limited
- Experian Australia Credit Services Pty Ltd
- Creditor Watch

You can contact these CRBs or access their privacy policies for further information about how they handle your credit-related information.

Your rights in relation to credit reporting

You have the right to:

- request access to the credit-related information held about you by a CRB
- request correction of that information
- request a CRB not use your credit information for pre-screening of direct marketing in certain circumstances
- request a CRB not use or disclose your information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud

If you apply for or hold credit with us:

- we may disclose information about you to CRBs, including defaults and serious credit infringements
- CRBs may include this information in reports provided to other credit providers to assess your creditworthiness

Further information is contained in our Statement of Notifiable Matters, available on our website.

Collecting personal information

Where it's possible, we'll collect personal information, including credit information, directly from you. Information will generally be provided to us in an application for a loan and any supporting documentation, and may include your name, address and contact details and information specific to the loan, such as information about your financial position, employment details and your reasons for applying for the loan.

However, in some circumstances we will need to collect your personal information, including credit-related information, publicly available sources or from third parties. These circumstances may include collection of your personal information from, where relevant, an insurance intermediary, your referees, your employer, other credit providers and our third-party service providers, including credit reporting bodies, for the purposes of assessing your loan application. We may also create personal information about you through our internal processes, such as credit eligibility scoring information.

When we collect personal information about other individuals from you, rather than from the individual themselves, we rely on you to have made or to make them aware that you have provided or may provide their information to us as well as the contents of this Privacy Policy, and any privacy disclosure that we make when the information is collected. We rely on you to have notified such individuals of these matters. If you haven't done or won't do these things, you must tell us before you provide their information to us.

For some loans we may also collect sensitive information. This may include, for example, information about an individual's health, religion and any criminal convictions an individual may have. Unless we are required or permitted by law to collect sensitive information about you, we'll obtain your consent to do so. However, if the information relates directly to your ability to meet financial obligations you owe to us, you're treated as having provided such consent.

The information we collect allows us to assess risks and to write and administer your loan. We'll only collect personal information that's relevant to our business relationship with a customer. We're required to collect information about individuals by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). If we don't collect personal information from you we won't be able to do business with you.

Website and other data tracking

We may collect information about your visit to our website to assist us to measure and improve our website. Examples of information we collect include: date and time of your visit, whether you have previously visited our website or if you used a search engine to find us, and some geographical information about what country and state you are in.

We use website analytics tools to collect visitor information so we can better understand how to improve our products and services for you. These tools use interaction tracking technology in the form of small information files that are placed on a website visitor's device through their browser when they visit a website. These files may be referred to as 'cookies', 'pixels', 'widgets' or 'scripts'. For information on turning off these files, go to the privacy settings section within your browser.

In addition to these files, website analytics tools use other data collection methods such as appending query strings to an image request. We store website analytics data securely and don't share it with third parties.

We also use third party tracking tools, for example, through Google Ads. These tools enable us to display tailored advertising to you on different websites across the internet based on your prior visits to our website. We don't collect any identifiable information about you through this process.

We also use other external companies for the following purposes:

- for web hosting services for this website.
- to gather non-personal information (using tracking tools) in order to evaluate the website's effectiveness, for example online marketing activities.

Automated decision-making (ADM)

We may use computer programs and automated systems to make, or to do things substantially and directly related to making, certain decisions about individuals (Automated Decision-Making). This may occur where the decision could reasonably be expected to significantly affect an individual's rights or interests.

If we use ADM:

- The kinds of personal information used may include information in your application and supporting documents (including identity and contact details), information provided via intermediaries, and credit-related information (including credit checks and credit eligibility information), described in this Privacy Policy.
- The kinds of decisions that may be made solely by ADM include decisions to approve, decline or set conditions for certain applications based on predefined risk parameters.
- The kinds of decisions for which steps substantially and directly related to making a decision may be done by ADM include automated checks (such as identity verification and credit checks/scoring) that inform whether an application proceeds, is approved, requires manual review, or is declined.

Using personal information

We may use your personal information, including credit-related information, for the purposes of providing loans and managing our business. This may include:

- assessing and processing your loan application.
- to verify your identity.

- establishing, providing and administering your loan.
- carrying out your instructions.
- anything we are required or authorised by law to do.
- maintaining our business systems and infrastructure.
- research and development.
- collecting overdue payments.
- marketing our products and services and those of third parties.

Generally, won't use or disclose your personal information, including credit-related information, for any purpose other than one:

- that's set out in this Privacy Policy.
- that you would reasonably expect.
- that's required or permitted by law.
- disclosed to you and to which you have consented.

Disclosing personal information

We may disclose your personal information, including credit-related information, to other organisations, including:

- our related companies.
- assignees, agents and contractors.
- our external service providers, such as loss adjusters, assessors, insurers, mailing houses and research consultants.
- other financial institutions and credit providers, for example, when you apply for a loan with another credit provider and you agree to us disclosing your information to that credit provider.
- credit reporting bodies, including disclosing that you're in default under a credit contract or commit a serious credit infringement.
- debt collection agencies.
- our professional advisors such as accountants, lawyers and auditors.
- anyone who purchases or otherwise obtains an interest in your loan, or is considering doing so, and their professional advisers.
- government, law enforcement, dispute resolution, statutory and regulatory bodies.

We limit the use and disclosure of any personal information we provide to any such third party to the specific purpose for which we supplied it. We also take reasonable steps to ensure these third parties are aware of our privacy obligations and are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may disclose your personal information, including your credit-related information, to our related companies, business partners and service providers located overseas. The countries to which this information may be disclosed may include Australia and New Zealand or other jurisdictions where cloud or technology service providers are located. However, if we disclose this information to overseas recipients, we take reasonable steps to ensure that the information is handled consistently with this Privacy Policy and our obligations under the Privacy Act. We may also disclose your information to a related company of ours that provides services to us but uses your information for the like purposes we use it as described herein, such as to make loan assessments, provide customer management and/or to collect debts.

Security of personal information

We take all reasonable steps, including by implementing appropriate technical and organisational measures, to ensure that your personal information, including credit-related information, we hold is protected from:

- misuse, interference and loss.
- unauthorised access, disclosure or modification.

When we no longer require your personal information, including where we're no longer required by law to keep records relating to you, we take reasonable steps to ensure it is destroyed or deidentified.

Accessing your personal information

You may ask for access to the personal information, including credit-related information, we hold about you at any time by contacting us on 1300 137 037, ACST 8.30am to 5pm Monday to Friday. We will respond to your request for access within a reasonable time.

If we refuse to give you access to any of your personal information, we'll provide you with reasons for the refusal and the relevant provisions of the Privacy Act on which we rely to refuse the access. If you wish to challenge our decision, you may do so by using the contact details noted above.

We may charge you the reasonable cost of providing our response to a request for access to personal information.

Correcting your personal information

Arteva aims to ensure that the personal information, including credit-related information, that we collect, use or disclose is accurate, up to date and complete.

However, if you believe that information we hold about you is incorrect, out of date or incomplete, you can request that we update this information by contacting us on 1300 137 037 ACST 8.30am to 5pm Monday to Friday. We'll deal with your request to correct your personal information within a reasonable time.

If we don't agree with the corrections you've requested, we're not obliged to alter your personal information accordingly. However, where we refuse to correct any personal information as requested by you, we'll give you a written notice, which sets out the reasons for our refusal.



Direct marketing and your privacy

We may use your personal information to advise you about or offer you information on Arteva and third-party products or services that we believe may be relevant and of interest to you. However, we won't do so if you tell us not to. We may also provide your details to other organisations for specific marketing purposes.

You may opt out of receiving marketing communications at any time if you no longer wish to receive marketing information or don't wish to receive marketing information in a particular way, for example, by email. To do so, please call on 1300 137 037, ACST 8:30am to 5pm Monday to Friday. Alternatively, you may complete the Contact Us Form on the Arteva website, to unsubscribe from our email marketing messages.

Questions and complaints

If you have any questions or concerns about this Privacy Policy, or you believe your personal information, including credit-related information at Arteva has been interfered with, compromised or isn't adequately protected and wish to lodge a complaint, you may contact Arteva on 1300 137 037, ACST 8.30am to 5pm Monday to Friday or by writing to Arteva Funding, mailbox@arteva.com.au. Your complaint will be managed and resolved through our internal Privacy Complaints Procedure.

Office of the Australian Information Commissioner

Call 1300 363 992 or visit the [Office of the Australian Information Commissioner](#).

Mailing address:
GPO Box 5288
Sydney NSW 2001

Find out more information on the [How Do I Make a Privacy Complaint page](#).

Which complaints OAIC can deal with on the [What Can I Complain About page](#).

Any of these bodies may forward your complaint to another external dispute resolution body if they consider that the complaint would be better handled by another body.

Contacting us

Our email address is mailbox@arteva.com.au.

[Contact us online](#) or by calling 1300 137 037.

Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The latest version will always be available on our website.

Latest Version: June 2026

Website security

In the course of using our website, you may provide Arteva with personal information. Arteva will use all reasonable measures to protect any such information from being used for any purpose other than the provision of loans or services by Arteva or any of its related bodies corporate.

If you'd like further information regarding privacy in general, the Australian Privacy Principles or credit-related information under Division 3 of Part IIIA of the Privacy Act, please visit the [Office of the Australian Information Commissioner's website](#).

Links to other websites

The linked sites included in this website aren't under the control of Arteva and Arteva isn't responsible for the content of any linked site or any link contained in a linked site, or changes or updates to such sites. Arteva is providing these links to use as a convenience. The inclusion of any link doesn't imply endorsement by Arteva or the site or a relationship with the organisation to which the links are provided.

This Statement of Notifiable Matters applies to PF BidCo Pty Ltd ABN 35 646 214 262 trading as Arteva Funding as well as (where and as applicable) its wholly owned subsidiaries Principal Finance Pty Ltd ABN 49 008 081 712, ACL 391746 and Premium Funding Pty Ltd ABN 34 057 306 171 (together "we, our, us").

Statement of Notifiable Matters

NB: This statement only applies to individuals.

The law requires us to advise you of "notifiable matters" in relation to how we may use your credit-related information. You may request to have these notifiable matters (and the policy set out above) provided to you in an alternative form.

We may exchange your credit-related information with credit reporting bodies (CRBs) to assist us to confirm your identity, assess your credit worthiness, or to assess the suitability of credit for you, manage that credit, or for the purposes of taking other lawful action relating to our arrangements with you.

The information we may exchange with CRBs includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations and if you have committed a serious credit infringement (such as fraud).

The CRBs we may share information with are:

- Equifax Pty Limited – <http://www.equifax.com.au> – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Experian Australia Credit Services Pty Limited – <http://www.experian.com.au> – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>; and
- Creditor Watch – <https://creditorwatch.com.au/> – contact on 1300 501 312; see privacy policy at <https://creditorwatch.com.au/privacy/>

A CRB may include the information in reports to other credit providers to assist them to assess your credit worthiness.

If you fail to meet your repayment obligations to us, or commit a serious credit infringement, we may be entitled to disclose this to a CRB.

Our policy about how we manage credit related personal information is set out above. You can contact us to obtain a hard copy if you wish.

You have rights to access, and seek correction of, the information we hold about you, and also to make a complaint to us. The policy set out above contains information about how you can do so, as well as how we deal with complaints.

We are unlikely to disclose your information other than to an Australian entity, but if we do, we will do so in accordance the "Disclosing personal information" section of our Privacy Policy.

You also have a right to request a CRB not to use their credit reporting information for the purposes of pre-screening you for direct marketing by a credit provider, and to request the CRB not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

Credit reporting bodies must not use or disclose your credit-related information for a period of 21 days after you notify them that you may have been a victim of fraud. For further information on how a CRB manages credit related personal information, please see its privacy policy at its website given above.

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