

## PRIVACY POLICY

Equipit Group Pty Ltd and associated entities (**us, we, our**) recognises the importance of your (**you, your**) privacy and are committed to protecting any personal information we hold about you and safeguarding your privacy. Our Privacy Policy has been developed in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**). It details how we manage the collection, storage, use and dissemination of your personal information, how you can seek access to and correction of your personal information and, if necessary, how you can make a complaint relating to our handling of your personal information.

- For information about our management of your credit-related information, please see our Credit Reporting Policy (available by email request to [admin@equipitgroup.com.au](mailto:admin@equipitgroup.com.au))

### Collecting personal information

The nature of the personal information we collect and hold, and where it comes from, will vary according to the circumstances in which we are dealing with you. Personal information comes from you personally, your agents, documentation, correspondence (including facsimile, telephone, email, via our website (**Site**)) and from third parties.

Personal information may include:

- (a) your name, residential and business addresses, telephone numbers, email and other electronic addresses, occupation, details about your family;
- (b) details about your assets, financial information, business structures and transactions;
- (c) information about your transactions with us or third parties, such as account balances, payment history and details about account activity and product use;
- (d) government identifiers such as your tax file number, ABN, Medicare card number, passport number or pension card number (for example, to verify your identity);
- (e) other details relating to your relationship with us (for example, information about agreements or other arrangements or transactions you may have with us); and

We usually collect your personal information directly from you. Sometimes we may need to collect personal information about you from third parties for the purposes described below. The circumstances in which we may need to do this include where we need information from a third party to assist us to provide the services. We will advise you if this is necessary.

### Holding Personal Information

We may hold your personal information in physical form or in electronic form on our systems or the systems of our service providers.

Our procedures are designed to prevent your personal information being accessed by unauthorised personnel, lost or misused. If you reasonably believe that there has been unauthorised use or disclosure of your personal information please contact our Privacy Officer (details below).

If we no longer need your personal information we will, take reasonable steps to destroy or securely delete your personal information in accordance with our document retention policy, unless we are required under Australian law or a court or tribunal order to retain it.

Where appropriate or required, we will require our service providers that hold and process such information on our behalf to follow appropriate standards of security and confidentiality.

### Purposes of collection, use and disclosure of personal information

We will only collect, use and disclose your personal information as reasonably necessary for our business purposes and as permitted by law.

These purposes may include:

- (a) providing goods or services to you;
- (b) managing our services including processing receipts, payments and invoices;
- (c) evaluating and monitoring credit worthiness;
- (d) responding to inquiries about applications, accounts or other products, services or arrangements;
- (e) meeting legal and regulatory requirements; and
- (f) enforcing our rights, including undertaking debt collection activities and legal proceedings.

### Disclosures of personal information to third parties

In order to provide credit to you in respect to the supply of motor vehicle accessories and equipment, we may disclose your personal information to other organisations but only in relation to providing our services to you. This disclosure may include providing your personal information to barristers and experts. We take reasonable steps to ensure that these organisations are bound by privacy obligations in relation to the protection of your personal information.

We obtain services from other external service providers, some of which may be located outside Australia, and your information may be provided to them for this purpose. We may also need to disclose your personal information to other third parties for the purposes of providing services to you.

Third parties to whom we disclose your personal information may include:

- (a) our related entities;
- (b) service providers;
- (c) regulatory bodies in Australia and overseas;
- (d) financial and other advisors;
- (e) your guarantors and security providers;
- (f) debt collectors;
- (g) organisations wishing to acquire an interest in any part of our business from time to time; and
- (h) credit reporting bodies and other information providers.

Some of these recipients may be located outside Australia. It is not reasonably practicable to list all of the countries to which your information may be transmitted from time to time but it is likely that such countries will include Thailand

We will not adopt, use or disclose a government related identifier unless permitted by the Privacy Act.

We take reasonable steps to ensure that these organisations are bound by privacy obligations in relation to the protection of your personal information.

### Accessing your personal information

You are entitled under the Privacy Act to access personal information we hold about you by contacting our Privacy Officer (details below).

Should you require access to your personal information, please request access and be specific about the information you require.

We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to access that information.

Gaining access to your personal information is subject to some exceptions allowed by law. Factors affecting a right to access include where:

- (i) we reasonably believe that access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety;
- (j) access would have an unreasonable impact on the privacy of others;
- (k) the request for access is frivolous or vexatious;
- (l) the information relates to a commercially sensitive decision making process;
- (m) access would be unlawful;
- (n) denying access is required or authorised by or under an Australian law or a court/tribunal order;
- (o) access would prejudice enforcement activities or the taking of appropriate action in relation to unlawful activity or serious misconduct;
- (p) the information relates to existing or anticipated legal proceedings between you and us and would not be accessible by the process of discovery; or
- (q) the information would prejudice negotiations with you.

There is no charge for making an access request. Your request will be dealt with in a timely manner.

#### **Correcting your personal information**

We take all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete, up-to-date and relevant.

If you believe that this is not the case in relation to any personal information we hold about you, you have the right under the Privacy Act to request that we correct that information. Please contact the Privacy Officer in this instance.

If we do not agree with a request to correct information we hold in relation to you we will give you notice in writing as to our reasons and the mechanisms available to you to complain about our decision.

You may also request us to associate a statement with that information to the effect that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading so that it is apparent to users of the information.

When contacting us, you have the option to either not identify yourself or to use a pseudonym. However, this will not apply if it is impracticable for us to communicate with you that way or if we are required or authorised under Australian law (or a court or tribunal order) to only deal with individuals who have identified themselves.

#### **Site**

When you visit the Site the server may attach a "cookie" to your computer's memory. A "cookie" assists us to store information on how visitors to the Site use it and the pages that may be of most interest. This information may be used to provide users of your computer with information that we think may interest them.

If you choose, you should be able to configure your computer so that it disables "cookies" or does not accept them.

The Site may link directly to websites operated by third parties (**Linked Sites**). You acknowledge that Linked Sites are not operated by us. We encourage you to always read the applicable privacy policy of any Linked Site. We are not responsible for the content or practices of the Linked Sites or their privacy policies regarding the collection, storage, use and dissemination of your personal information.

We may use personal information about you for the primary purpose of providing you with our services. We may also use it for other

purposes for which you might reasonably expect us to use that information. This includes sending you information about new developments, products, services and special offers by post, telephone or any form of electronic communication. You authorise us to use any email address or other contact information you provide to us at any time for this purpose.

You agree and acknowledge that even if you opt out of receiving marketing material, we will still send you essential information that we are required to send you relating to the services we provide.

#### **Consent**

By your use of the Site and our services, you consent to the collection, storage, use and dissemination of your personal information in accordance with this Privacy Policy and as otherwise permitted under the Privacy Act.

#### **Variation**

We may vary the terms of this Privacy Policy at any time. You should check this Privacy Policy regularly so that you are aware of any variations made to this Privacy Policy. You will be deemed to have consented to such variations by your continued use of the Site or our services following such changes being made.

#### **Complaints and disputes**

If you have reason to believe that we have not complied with our obligations under the Privacy Act in relation to your personal information, please contact our Privacy Officer.

Additionally, there are three (3) ways you can lodge your complaint:

By telephone: 07 3817 7444

In writing: PO Box 1467, Milton, QLD, 4064

By Email: [admin@equipitgroup.com.au](mailto:admin@equipitgroup.com.au)

We will investigate all complaints and respond to you as soon as practicable. If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and customer care.

#### **Contact:**

If you wish to find out more information, or raise any specific or general concerns, about our Privacy Policy and privacy practices, the contact details are as follows:

Privacy Officer: Doug Curtis

## CREDIT REPORTING POLICY

Equipit Group Pty Ltd and associated entities (**us, we, our**) approach the collection, handling and disclosure of your (**you, your**) credit information (including information about your credit applications and credit accounts with us and your credit reporting information that we obtain from credit reporting bodies (**CRB**) – if any) as set out in this Credit Reporting Policy. Our Credit Reporting Policy has been developed in accordance with the *Privacy Act 1988* (Cth) and the relevant Credit Reporting Code (**Privacy Act**).

It details how we generally manage your credit-related information.

*For information about our management of your personal information, please see our Privacy Policy (available by email request to [admin@equipitgroup.com.au](mailto:admin@equipitgroup.com.au))*

This policy is relevant to current and former customers/clients, as well as other individuals we deal with in connection with credit we provide (such as guarantors and directors).

### Credit-related information

We collect, hold and disclose various types of credit-related information, including:

- (a) your current and prior names and addresses, age, occupation (including the name of your employer) and your driver's licence number;
- (b) that you have applied for consumer or commercial credit (including the name of each relevant credit provider), the type and amount of that credit and the fact we have accessed your consumer credit information to assess a relevant application;
- (c) that we and other credit providers are or have been a provider of credit to you and the type, characteristics and maximum amount of credit that we have provided or will provide;
- (d) the date that any credit contract we or other credit providers have or had with you was entered into and the date that it is terminated or otherwise ceases;
- (e) your repayment history;
- (f) payments owed to us or another credit provider, in connection with credit provided to you or in relation to which you are a guarantor, overdue for more than 60 days (and, if you subsequently repay any such overdue payment, the fact of that repayment);
- (g) whether in our or another credit provider's opinion you have committed a serious credit infringement;
- (h) whether you have entered into arrangements with us or other credit providers in connection with credit provided to you;
- (i) court proceedings information, personal insolvency information and credit-related publicly available information;
- (j) scores, ratings, summaries, evaluations and other information relating to your credit worthiness which is derived by us or by CRBs wholly or partly on the basis of the information above;
- (k) certain administrative information relating to credit, such as account and customer numbers.

(hereinafter referred to as **Credit information**)

### Collection of credit information

Credit information may be collected by us in a number of ways including:

- (a) provided by you directly to us or by persons acting on your behalf (such as on applications or other forms);
- (b) provided by credit reporting bodies and other credit providers;
- (c) in the public domain;

- (d) information derived by us from your usage and (where applicable) repayment of any account held with us or other credit providers associated with us.

### Holding credit information

We may hold your credit information in physical form or in electronic form on our systems or the systems of our service providers.

We may hold your credit information in physical form or in electronic form on our systems or the systems of our service providers.

Our procedures are designed to prevent your credit information being accessed by unauthorised personnel, lost or misused. If you reasonably believe that there has been unauthorised use or disclosure of your credit information please contact our Privacy Officer (details below).

### Purposes of collection, use and disclosure of credit information

We will only collect personal, use and disclose your credit information as reasonably necessary for our business purposes and as permitted by law.

These purposes may include:

- (a) to form decisions as to whether to provide you, or an entity associated with you, with credit or to accept you as a guarantor;
- (b) to derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews;
- (c) to participate in the credit reporting system and providing information to CRBs as permitted by Part IIIA of the Privacy Act and the Credit Reporting Code;
- (d) to assist you to avoid defaulting on your credit-related obligations
- (e) to undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements;
- (f) to deal with complaints and meet legal and regulatory requirements; and
- (g) to assist other credit providers to do the same.

(Some credit information may only be used or disclosed under the Privacy Act for some of these purposes or in some circumstances).

### Disclosure of credit information

We may disclose your credit information to CRBs for purposes such as those described above where the Privacy Act permits us to do so.

By way of example, if you fail to meet a payment obligation in relation to consumer credit provided by us or if you commit a serious credit infringement we may be entitled to disclose this to CRBs.

CRBs may include credit information provided by us in reports provided to credit providers to assist them to assess your credit worthiness.

We share credit information with the following CRBs:

[details]

You may obtain a copy of [name] policy about their management of credit reporting information from [name] direct.

Please note the following in respect of CRB's:

- A CRB may use your credit reporting information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. This process is known as a "pre-screening". If you do not want any of the CRBs listed above to use your information for the purpose of pre-screening, you have the right under the Privacy Act to request that they exclude you by contacting them.

- You are entitled under the Privacy Act to request that a CRB not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity-related fraud. The period while this applies is called a "ban period". You can make such a request to any of the CRBs listed above

### **Disclosures of credit information to third parties**

We may (if permitted by law) disclose your credit information with third parties including our related entities, other credit providers, organisations that perform credit assessment, management and debt collection activities on our behalf, current or prospective guarantors or security providers in relation to credit we are providing to you, organisations involved in debt assignment or securitisation arrangements. In some circumstances we may require your consent before being able to make such disclosures.

Some of these recipients may be located outside Australia. It is not reasonably practicable to list all of the countries to which your information may be transmitted from time to time but it is likely that such countries will include Thailand.

### **Accessing your credit information**

You are entitled under the Privacy Act to access personal information we hold about you by contacting our Privacy Officer (details below).

Should you require access to your personal information, please request access and be specific about the information you require.

We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to access that information.

Gaining access to your personal information is subject to some exceptions allowed by law. If access is refused, we will give you a notice explaining our decision to the extent practicable and your options.

There is no charge for making an access request. Your request will be dealt with in a timely manner.

### **Correcting your credit information**

If you believe that any credit information held by us about you is incorrect you have the right under the Privacy Act to request that we correct that information.

If you would like to do so please contact our Privacy Officer (details below).

We will attempt to resolve your correction requests in a timely manner. If we need more time to resolve your request we will notify you in writing as to the delay and seek your agreement to a longer period. If we consider it necessary in order to deal with your request, we may consult with a CRB or another credit provider.

If we do not agree with a request to correct credit information we hold about you we will give you notice in writing as to our reasons and the mechanisms available to you to complain about our decision.

There is no cost involved for you to make a correction request or for the correction of your information.

### **Complaints and disputes**

If you have reason to believe that we have not complied with our obligations under the Privacy Act in relation to your personal information, please contact our Privacy Officer.

Additionally, there are three (3) ways you can lodge your complaint:

By telephone: 07 3817 7444

In writing: PO Box 1467, Milton, QLD, 4064

By Email: [admin@equipitgroup.com.au](mailto:admin@equipitgroup.com.au)

You will receive an acknowledgment of your complaint as soon as practicable and in any case within 7 days after we receive it.

We will investigate all complaints and aim to resolve them within 30 days. If we cannot resolve your complaint within this period we will notify you as to the reasons why, specify a date when we expect a resolution and seek your agreement to extend this 30 day period (if you do not agree, we may then not be able to resolve your complaint).

If we consider it necessary in order to deal with your complaint, we may consult with a CRB or another credit provider. If, while the complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may advise the third party about the complaint.

If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and customer care.

If you are not happy with the way your privacy-related complaint is being handled, you can also contact the Privacy Officer using the contact details below.

If we fail to deal with your complaint to your satisfaction you may refer the complaint to the relevant external dispute resolution (EDR) scheme

If you wish to find out more information, or raise any specific or general concerns, about our Privacy Policy and privacy practices, the contact details are as follows:

Privacy Officer: Doug Curtis