

PRIVACY POLICY

Our Privacy Policy sets out how we manage your personal information and other information in accordance with the *Privacy Act* and the 13 Australian Privacy Principles (APPs) set out in that Act, which regulate the way that certain entities handle personal information.

1. The kinds of information we collect and hold

Depending on the particular circumstances, we may collect and hold a range of different information about you. This can include your name, date of birth, contact details (including address, email address, phone number or mobile telephone number) occupation, driver's licence number, and financial information (such as credit card or bank account numbers). This is not an exhaustive list.

You might also need to provide personal information about other individuals to us (e.g. about your authorised representatives). If so, we rely on you to inform those individuals that you are providing their personal information to us and to advise them about this statement.

2. How we collect your information

We mainly collect information from you directly (such as where you provide information to us when you visit our premises or website, complete an application form or agreement for one of our products, or contact us with a query or request). However we may also collect your information in a number of other ways, including:

- a) from third parties such as our related entities, business partners, credit reporting bodies, wholesale or other customers, or your representatives;
- b) from publicly available sources of information; or
- c) when we are legally authorised or required to do so.

If you choose not to provide to us certain information about you, we may not be able to provide you with the products or services you require.

3. How we hold your information

We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosures. While we take these steps to maintain the security of your information, you should be aware of the many information security risks that exist today and take appropriate care to help safeguard your information.

4. How do we use your information?

We collect, use and exchange your information so that we can:

- (a) establish your identity;
- (b) consider your request for a product or service;
- (c) allow us to provide a product or service;
- (d) conduct and improve our businesses and improve the customer experience;
- (e) to tell you about other products and services that we think may be of interest to you;
- (f) manage our relationship with you;
- (g) to consider any concerns or complaints you raise against us and/or to manage any legal action between you and us; and
- (h) to comply with any relevant laws, regulations, or codes of practice.

We may also disclose your personal information to related entities for purposes that include supplying goods or services that your request and providing other services. If you choose not to provide us with certain information about you, we may not be able to provide you with the products or services we offer.

5. How we use your information for Direct Marketing

We may also use your information so that we can promote and market products, services and special offers that we think will be of interest to you. This marketing may be carried out in a variety of ways and may continue after you cease acquiring any products or services from us until you opt-out by contacting us (using the Contact Us at section 8 of this document).

6. How to access or correct your personal information

It's important that we have your correct details and you can update your information. If you wish to access any of your personal information that we hold or would like to correct any errors in that information, please contact us so that we can consider and respond to your request. We will need to verify your identity before giving you access to information.

There is no fee for making the initial request but in some cases we may apply an administrative charge for providing access to your personal information in response to a request. In certain circumstances we're allowed to deny your request, or limit the access we provide. If that is the case, we'll write to you explaining why you cannot access the requested information.

7. How to make a complaint

You may contact us (using the Contact Us at section 8 of this document) to notify us of any privacy complaint you have against us, including if you think that we have failed to comply with the Australian Privacy Principles (APP) or any binding APP code that has been registered under the Privacy Act. We are committed to acknowledging your complaint in a prompt manner.

While we hope that we will be able to resolve any complaints you may have, if you're not satisfied with our handling of your matter, you can refer your complaint to external dispute resolution. We suggest you do this only once you've first followed our internal complaint processes set out above.

You may be able to lodge a complaint with a relevant regulator such as the Australian Information Commissioner (www.oaic.gov.au).

8. Contact Us

If you have any questions in relation to this document or our management of your information, please let us know by contacting us by the following:

Post: 547 Great Eastern Highway,
Redcliffe WA 6104

Ph: (08) 9475 1600

Fax: (08) 9479 1475