



Credit Policy

We are committed to protecting your privacy and will comply with the Privacy Act 1988 (Cth), the Australian Privacy Principles and the Privacy (Credit Reporting) Code 2014. They govern how we collect, use, hold and disclose your personal information and how we ensure it is accurate and secure.

This policy applies to all CarCoop Companies.

What is personal and credit related information?

Any information or opinions about you are personal information.

Credit related information includes identification information as well as information about your financial and credit situation and history, e.g. the types and amounts of loans and loan applications, repayment history, requests for information about you from credit providers and mortgage insurers, credit defaults, court proceedings and personal insolvency.

What kinds of personal information do we collect and hold?

We will always collect your name, address and contact details. We also collect credit related information about our customers from Bank Statements and Bank Feeds.

How do we use your information?

We use your personal information to provide our products and services to you including the following:

- Establish your identity and assess your applications for our products and services
- Administer our products and services and manage our relationship with you
- Manage our risks and help identify and investigate illegal activity, such as fraud
- Conduct and improve our businesses and improve our customers' experience
- Comply with our legal obligations and assist government and law enforcement agencies or regulators

What laws require or authorise us to collect personal information?

We are required by law to collect the following information:

Certain identification information about you – by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);

Certain information about your financial position under the National Consumer Credit Protection Act 2009 (Cth).

How do we collect personal information?

We collect most personal information directly from you. For example, when you apply for a vehicle or talk to us in person or on the phone. We ask clients to allow us to collect information. Rarely we may also collect information about you that is publicly available, for example from public registers or social media, or made available by third parties.

If we need to obtain sensitive information about you, we will ask for your consent where required by law. We also collect information from you electronically. If you log into the CarCoop website we may collect information from you to confirm your identity. So that we can better tailor information and products to your needs, when we send you email messages, we may use technology to identify you so that we can know when you have opened the email or clicked on a particular link in the email.

When you use our website, and any tablet or mobile applications, we may collect information about your location or activity including the date of and time of visits, which pages are viewed, how you as the user navigate through the website and interact with the webpages (including fields completed in form and applications), IP address, telephone number, information about the device used to visit our website and whether you've accessed third party sites. Some of this information is collected using cookies.

How do we hold and manage personal information?

Much of the information we hold about you will be stored electronically in secure data centres owned by either CarCoop or secure external service providers. Some of your information may be stored in paper files.

We use a range of physical and electronic security measures to protect the security of the personal information we hold. For example:

- Access to information systems is controlled through identity and access management.
- Employees are bound by internal information security policies and are required to keep information secure.
- All employees are required to complete training about information security.

Disclosure of personal information?

We may disclose your personal information to other CarCoop companies.

We may also disclose your personal information to organisations external to CarCoop. This includes:

- Your advisers, agents and service providers and anyone to whom you have agreed we may provide your information.
- Our collection agencies, legal advisers, accountants, auditors and external dispute resolution scheme and any other agents, contractors or external service provider.
- Our investors, but all information provided to investors is de-identified.
- Where we are required or permitted to do so by law.

We require all our service providers to comply with the privacy laws.

Credit related information:

We need to know if you're able to meet payments under your agreement with us. We also want to avoid giving you additional expenses that may put you in financial difficulty.

Although we do not credit check our customers, we may use the following credit reporting bodies if a customer fails to meet the terms of their agreement:

- Equifax Pty Ltd
- Experian Australia Credit Services Pty Ltd
- Dun & Bradstreet (Australia) Pty Ltd

What do we do with credit-related information?

We use this information to confirm your identity, assess your suitability and application under our criteria, manage our relationship with you and collect overdue payments.

Complaints

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Privacy Act, the Code or the APPs, you can contact our Privacy Officer on:

Telephone: 07 3922 1207

Email: marketing@carcoop.com.au

If you are not satisfied with the way we handled your complaint, you may complain to the Office of the Australian Information Commissioner.

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

www.oaic.gov.au