

Privacy & Credit Reporting Policy

Privacy Policy (Effective on and from 22nd of July 2016)

"**Personal information**" is information or an opinion about an identifiable person or a person who is reasonably identifiable. Custom Fleet Entities ("**we**" / "**us**" / "**our**") take **our** obligations to protect personal information seriously. We are bound by the Australian Privacy Act 1988 (Cth), including the Australian Privacy Principles, and New Zealand Privacy Act 1993, including the New Zealand Privacy Principles and the Credit Reporting Privacy Code.

About this Privacy Policy

The purpose of this Privacy Policy is to tell you how **we** manage your personal information. This includes:

- the kinds of personal information that we collect and hold about you;
- how **we** collect **your** personal information;
- how **we** hold **your** personal information;
- the purposes for collecting, holding, using and **disclosing** your personal information;
- whether we **will** (or are likely to) disclose **your** personal information to overseas recipients and the countries where such recipients may be located;
- how **you** may access your personal information held by **us** and correct that information where it is incorrect;
- how **you** may make a complaint about the way **we** collect, hold, use or disclose personal information, and how **we** will deal with privacy related complaints;
- **our** contact details;
- the consequences of not providing personal information; and
- how **we** use your information for direct marketing activities.

You may interact with us anonymously or by using a pseudonym if the interaction is general in nature. However, if the interaction is specific to an account or relates to your personal information we will need to identify you before we can engage in further discussions and correspondence.

This Policy will be kept up to date and published on the www.customfleet.com.au and <http://www.customfleet.co.nz/>.

The kinds of personal information we collect and hold about you

As a company providing leasing facilities and management services, **we** collect and hold personal information about **you**. The types of personal information **we** collect and hold may vary depending on the nature of our interactions with **you**. We may not collect all the personal information listed below about **you**. For example though, where **we** are providing a lease facility we would collect and hold:

- **your** full name and contact details, including **your** residential address;
- **your** date of birth;
- financial information;
- banking details;
- employment information;
- drivers licence number;
- number of dependents;
- spouse details;
- assets and liabilities;
- transaction and repayment history information;
- credit-related information (please also refer to our [Credit Reporting Policy](#), which sets out how we handle your credit-related information); and
- information about your preferences relevant to any marketing activities.

In order to satisfy **our** legal obligations, **we** may need to retain **your** information after a transaction or a relationship has ended. However, **we** will not retain **your** identifiable personal information longer than is reasonably necessary and permitted under relevant Australian and New Zealand privacy laws.

Some elements of personal information are also referred to as sensitive information, these include:

- membership of a political association;
- membership of a professional or trade association or union membership; or
- criminal history.

We will only collect sensitive information with **your** consent or when permissible under the applicable privacy legislation and will only use this information for a legitimate purpose where this is reasonably necessary.

How we collect your personal information

Wherever it is possible and practical to do so, **we** will collect personal information directly from **you**. We may collect this information in person, over the telephone, by mail, over the internet, by e-mail or fax, or by completion of a form (such as an application form).

We may also collect your personal information from a third party. This will be limited to circumstances where it is impracticable or unreasonable for **us** to collect it directly from **you** or **you** have authorised **us** to collect the information from them. The type of third party who might provide information to **us** will vary depending on the nature of the business and interaction with **you**.

While this is not an exhaustive list, third parties include:

- a credit reporting body; (please also refer to our [Credit Reporting Policy](#) for more details on how **we** handle credit reporting information)
- one of **our** authorised representatives; (e.g. brokers and agents)
- a referee;
- a current or past employer;
- a government body;
- another financial institution and credit providers;
- someone authorised to act on **your** behalf; (e.g. financial adviser, executor, administrator, trustee, guardian, attorney, solicitor, accountant or consumer advocate)

- recruitment consultants (e.g. for job applicants); and
- an introducer such as a broker, agent, dealer and **our** retail partners (who are not otherwise **our** authorised representatives).

How we hold your personal information

We understand the importance of protecting the personal information **we** hold about **you**. **We** take reasonable steps to ensure **your** personal information is free from misuse, interference, loss, unauthorised access or modification, which include:

- securing all personal information;
- limiting access to personal information only to those that need access; and
- protecting **our** systems with appropriate technology solutions.

The purposes for collecting, holding, using and disclosing your personal information

We collect, hold, use and disclose **your** personal information in order to manage and administer the products and / or services **we** provide to **our** customers, whether they are individuals or businesses. **You** may be a customer, contractor, job applicant, supplier, service provider, partner or party with whom **we** do or have done business, or may do business with in the future.

As a lease facility and management services provider the major purposes for which **we** hold, use or disclose personal information are:

- to assess applications for lease facility or management services;
- to establish and manage lease and services arrangements;
- to establish and administer any credit-related insurance product;
- for fraud and crime prevention and investigation;
- to collect payments which are overdue;
- to report to various credit reporting bodies;
- for planning, product and service development;
- for research purposes;
- to conduct risk modelling; and
- to comply with any applicable laws.

Who we may disclose personal information to

We may disclose personal information to:

- manufacturers, distributors and / or suppliers of goods in connection with **your** lease facility or management services;
- insurers who provide insurance in relation to the lease facility;
- service providers, such as customer service organisations, repairers, IT service providers, fuel card and other payment product providers, telematics providers, mobile and telecommunication providers, call centres, mailing houses, researchers, collections agents, statement producers, asset disposal service providers, property valuers, data analysts, professional advisers, auditors, organisations providing services and delivery companies;
- other organisations as required or authorised by law, for example, to government or regulatory bodies for the prevention or detection of unlawful activities;
- members of the Custom Fleet Entities and their affiliates overseas;

- credit reporting bodies or other businesses or organisations that provide personal credit or commercial credit information consistently with the relevant Australian and New Zealand privacy laws;
- other financial institutions and credit providers;
- any current employee who **you** have named to verify **your** personal information;
- organisations through whom **you** choose to make payments to us;
- organisations wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;
- lenders, trustees, investors and other entities in connection with our funding activities; and
- any person who guarantees or proposes to guarantee **your** obligations to **us** or provide security in relation to such obligations for the purpose of allowing that person to assess whether to act as **your** guarantor and /or security provider.

We take steps to ensure that all of these businesses and our suppliers comply with relevant Australian and New Zealand privacy laws. If **you** are **our** customer (or a representative of a customer) there is additional information about **our** disclosure of personal information specific to that type of product in the relevant Important Privacy Notice.

Consequences for you if your personal information is not provided to us

If personal information about **you** is not provided to **us**, it may result in **us** being unable to process the application or provide services to **you**.

When we may disclose personal information to overseas recipients and the countries where such recipients may be located

As is the case throughout the financial services industry and other major industries, technology allows for services to be provided by different service providers including some that are located overseas. **We** utilise overseas service providers for some of our activities and to do so may need to disclose personal information to those service providers. **We** may also disclose such information to other overseas recipients for the purposes listed above when permitted to do so by the applicable privacy legislation.

It is likely that the countries to which **your** personal information may be disclosed will include Australia, New Zealand, United States and Canada, countries which **we** believe have privacy laws substantially similar to Australia and New Zealand or where the recipients are subject to restrictions that provide equivalent protection. If we disclose **your** personal information to recipients in any other jurisdiction **we** will take reasonable steps in the circumstances to ensure the recipient does not breach relevant Australian and New Zealand privacy laws.

Direct Marketing

Personal information may also be used or disclosed to let you know about products and services that may be of interest to **you** (for example, by letter, email or phone).

If **you** do not want your personal information to be used for direct marketing purposes, please contact us so that **we** can action this request. This is referred to as "opting out" of direct marketing. **You** can "opt-out" of direct marketing by contacting us using the details in the '[Contact Us](#)' section of our website.

How you may access and correct the personal information held by us

You are entitled to access the personal information we hold about you. Simple requests are best handled by speaking to **your** relationship manager. More complex requests may be better detailed in writing to ensure **we** are able to respond accurately to **your** request. The '[Contact Us](#)' section of **our** website contains details of the ways **you** can contact us.

If there is a reason **we** are unable to agree to a request for access to your personal information **we** will advise **you** of this in writing. Some examples of why **we** may refuse a request for access include where providing the information:

- may pose a threat to the health or safety of an individual or the public;
- may have an unreasonable impact on the privacy of another individual;
- is not allowed by law; or
- may reveal internal information relating to a commercially sensitive decision making process.

If information we hold about **you** is incorrect, we would like to know so that **we** can promptly correct this. The '[Contact Us](#)' section of **our** website contains details of the ways **you** can contact **us** and request a correction. In certain situations, **we** may not agree to a request to correct information we hold about **you**, if this occurs we will advise **you** of this and **our** reason for not agreeing to the correction request.

How you may make a complaint about the way we collect, hold, use or disclose personal information and how we will deal with privacy-related complaints

If **you** want to make a complaint about **our** handling of personal information **we** ask that **you** contact us first. **We** will then **follow** our Internal Dispute Resolution (IDR) process.

If **you** would like to:

- request access to **your** personal information held by **us**;
- correct **your** personal information held by **us** because **you** believe that the information that **we** hold about **you** is incorrect in any way; or
- raise a concern about **our** handling of **your** personal information,

you can contact **us**:

- in writing at Attn: Privacy Officer, Custom Fleet, 32 Phillip Street, Parramatta NSW 2150;
- or Attn: Privacy Officer, Custom Fleet, 8 Tangihua Street, Auckland 1010;
- by phone, by contacting **your** Relationship Manager or employer (whichever is applicable).

The '[Contact Us](#)' section of **our** website contains details of the other ways **you** can contact **us**.

We aim to review and resolve **your** enquiries as quickly and fairly as possible. **We** will keep **you** informed of **our** progress. **We** will do all **we** can to provide **you** with the most suitable response specific to **your** situation and ensure, where possible, that **your** complaint is resolved to **your** satisfaction.

For more detailed information on **our** complaint handling process please refer to **our** '[Customer Feedback and Complaints](#)' web page.

If the complaint remains unresolved **you** may refer it to the Australian Financial Complaints Authority ("**AFCA**") in Australia or the Insurance & Financial Services Ombudsman ("**IFSO**") in New Zealand (as applicable). AFCA & IFSO independently and impartially resolve disputes between customers and participating members on matters including privacy matters. Their contact details are:

Australian Financial Complaints Authority GPO Box 3 Melbourne Victoria 3001 AUSTRALIA Phone: 1800 931 678 Email: info@afca.org.au Website: www.afca.org.au	Insurance & Financial Services Ombudsman Scheme PO Box 10-845 Wellington 6143 NEW ZEALAND Free phone: 0800 888 202 Telephone: 04 499 7612 Email: info@ifso.nz http:// www.ifso.nz
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Alternatively, **you** may refer the matter to the Office of the Australian Information Commissioner (the "**OAIC**") in Australia or the Office of the Privacy Commissioner in New Zealand (the "**OPC**") (as applicable). The contact details for the **OAIC and the OPC** are:

The Office of the Australian Information Commissioner GPO Box 2999 Canberra ACT 2601 AUSTRALIA Phone: 1300 363 992 Fax: 02 9284 9666 Website: www.oaic.gov.au	The Office of the Privacy Commissioner PO Box 10094, Wellington 6143 NEW ZEALAND Fax: 04 474 7595 email it to enquiries@privacy.org.nz Phone: 0800 803 909
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Online servicing or access

When **you** register to access products or services online, the information collected is compared with the details **we** may already have stored, this might include your name and date of birth. This allows **us** to verify who is seeking access. If this information is not provided **you** will not be able to access your personal information online.

Tracking information on the web

For statistical purposes, **we** collect information on website activity such as the number of users who visit **our** websites, the date and time of visits, the number of pages viewed, navigation patterns, what country and what systems users have used to access the site and, when entering one of **our** websites from another website, the address of that website. This information is obtained through the use of 'cookies' (refer below for more information about 'cookies').

Our websites may also contain links to non-Custom Fleet websites. While these links are provided for convenience, if **you** are navigating these sites please be aware that the information handling practices of the linked websites may differ from **ours**. While **we** try to link only to sites that share our high standards and respect for privacy, **we** are not able to guarantee the privacy practices of other websites.

Website security

Custom Fleet has implemented industry leading technologies and best practices to protect our customer's data. To ensure the confidentiality of all data sent and received from your computer to Custom Fleet's systems all data including personal information is protected using strong encryption. The security level of a web page can be viewed by clicking on the internet browser's padlock or key icon.

Cookies

A 'cookie' is a packet of information that allows a website to identify and interact more effectively with a computer. Cookies do not identify **you**, but they do identify your browser type and Internet Service Provider.

Your browser can be individually set to accept all cookies, reject all cookies, or notify when a cookie is sent. If cookies are rejected, there may be limits on how our websites can be used. To evaluate the effectiveness of our website advertising, we may use third parties such as Google Analytics and Company 360 to collect statistical data. No personal data is collected on these occasions.

Website advertisements

From time to time **we** place Custom Fleet advertisements on non-Custom Fleet websites. This may involve installing a cookie on a computer when our advertisement is viewed. This simply allows **us** to keep track of how many unique visitors **we** have to our site and from what advertisements they entered. This then allows us to measure the effectiveness of different advertisements. The privacy policies of the websites which install the cookies should provide additional information about the use of cookies.

It is important to remember that a browser can be set to reject cookies.

Custom Fleet Entities

The Custom Fleet entities are:

- in respect of our Australian customers, Custom Service Leasing Pty Ltd ABN 60 073 245 084, Custom Fleet Pty Ltd ABN 69 005 093 701, Element Fleet Services Australia Pty Ltd ABN 14 119 426 612 Element Financial (Australia) Pty Ltd ABN 14 119 426 612 and EFN (Australia) Pty Ltd ABN 90 607 344 650; and
- in respect of our New Zealand customers, Custom Fleet NZ Company no. 621355, EFN (New Zealand) Limited Company no. 5759228 and EFN Fleet NZ Limited Company no. 5869341.