

IMCD AUSTRALIA PTY LTD PRIVACY POLICY

We respect your privacy and are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) ("the Privacy Act") as amended from time to time and the Australian Privacy Principles introduced by the Privacy Act. This document sets out our privacy policy in respect of personal information we hold about you and what we do with that information.

It is important that you are confident that any personal information provided to us will not be used for any other purpose than that intended and expected by you.

The kinds of information we collect and hold

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.

You might also need to provide personal information about other individuals to us. 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 policy.

In the event that we need to collect information about you in relation to credit matters, this can include information such as account numbers, credit application history, repayment history information, information about your credit worthiness, court proceedings information about you, default information about you and payment information about you.

How we collect your information

We may collect your information in a number of ways, including:

- Directly from you, such as when you provide the information in person, by phone, by email or in an application form;
- From third parties such as our related entities, your employer, our business partners and credit reporting bodies or your representatives;
- From publicly available sources of information; and
- From other organisations, who jointly with us, provide products or services to you.

If you choose not to provide certain information, we may not be able to provide you with our products or services or the level of service on which we pride ourselves.

How we hold your information

We may store your information in hard copy or electronic format, and it may be combined or linked to other information held about you.

We take reasonable steps to maintain the security of your information and to protect it from loss, misuse, unauthorised access, modification or disclosure. We train our staff to ensure that your personal information is handled appropriately. Our procedures ensure that your personal information is only made available to staff where and when necessary.

We retain information for as long as is reasonable for business purposes or as permitted or required by law. Subject to any legal requirements we will take reasonable steps to destroy or permanently de-identify personal information if it is no longer needed for any purpose for which it was collected, in accordance with this policy.

The purposes for which we collect, hold, use and disclose your information

The main reasons we collect, use, hold and disclose personal information is to provide you with products and services. This includes:

- checking whether you are eligible for the products or services;
- to decide whether to provide the products or services requested;
- providing products or services;
- managing the products or services that we provide to you;
- the ongoing monitoring of your credit worthiness; and
- to tell you about products or services we think may interest you, subject to legal restrictions on using this type of information for marketing purposes.

Where the Privacy Act permits it, we may disclose your personal information for the purposes above to third parties which include:

- our related entities;
- entities that provide products or services to us;
- the supplier of any goods or services that we provide or you request;
- other financial institutions or entities such as banks and credit providers;

- government regulatory bodies in Australia;
- entities who wish to be involved in our business, or acquire an interest in our business;
- third parties you authorise to act on your behalf or that are otherwise connected with you; and
- law enforcement agencies.

Where the Privacy Act permits it, we may disclose your personal information to recipients located outside Australia. It is not reasonably practicable to list every country to which your information may be transmitted.

Access to and correction of information

You can request access to the personal information that we hold about you. We will take reasonable steps to let you know what sort of personal information we hold, for what purposes and how we collect, hold and use and disclose that information. We will only deny a request for access or limit access where permitted under the Privacy Act.

You can also ask for corrections to be made. To do so, please contact our Privacy Officer using the contact details set out in the 'Contact Us' section of this Policy.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our Privacy Officer using the contact details set out in the 'Contact Us' section of this Policy.

We will acknowledge your complaint in writing as soon as practicable within seven days. We will aim to investigate and resolve your complaint within thirty days of receiving it. If we need more time, we will notify you about the reasons for the delay and to extend this period.

If you are not satisfied with the outcome of your complaint you can access an external dispute resolution scheme or make a complaint to the Office of the Australian Information Commissioner. The Commissioner can be contacted at:

GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
www.oaic.gov.au

Changes to this Policy

We may make changes to this policy from time to time that are necessary for our business requirements or the law. If we do so, we will post the updated version on our website. Any information held after an amended policy has been posted on the site will be subject to that amended policy.

Meaning of words

"We", "us" or "our" means IMCD Australia Pty Ltd (ACN 000 005 578) and its related entities.

Contact us

If you would like more information about our approach to privacy, please contact us at:

Privacy Officer
IMCD Australia Pty Ltd
Level 1, 352 Wellington Road
Mulgrave VIC 3170
Telephone: (03) 8544 3100