

Protecting your privacy

CarFleet recognises that your privacy is very important to you and that you have a right to control your personal information.

We have systems and procedures in place to protect your privacy when we collect, store, use or disclose your personal information.

The CarFleet Privacy Policy explains how we protect your privacy, including:

- The importance of your consent before we disclose your personal information to third parties
- How we respect your privacy in the course of using your personal information
- How your privacy is protected when you access our web sites via the internet

Please note that if at any time CarFleet is required by law to release information about you or your organisation, CarFleet must cooperate fully.

This privacy policy does not apply to acts or practices of CarFleet that are directly related to employee records of current or former employees.

How we collect your personal information

We collect most personal information directly from you. For example we will collect personal information when you complete an application form either manually or by using CarFleet On-line, deal with us over the telephone, send us a letter or visit our web sites.

The type of personal information we collect always includes your name and may include your mailing address, telephone number, e-mail address, annual income and other financial details and credit history.

There may be occasions when we need to source personal information about you from a third party. For example, we may collect personal information from a credit reporting agency

Why we collect your personal information

We collect your personal information to provide you with a particular product or service; for example financing business equipment.

We may use personal information for related purposes.

We may also use or disclose your personal information for purposes related or ancillary to the main reason we collect it, such as:

- Servicing our relationship with you

- Internal accounting and administration
- Regulatory reporting and compliance
- Protecting you and CarFleet from error or fraud

If your information is required to be disclosed to a third party to complete a transaction, we prohibit the third parties from using the personal information about you except for the specific purpose for which we supply it.

Our duty of confidentiality

We have a duty to keep confidential all personal information we hold about you, including:

- your name, address and financial data
- details of transactions

Our duty of confidentiality applies except where disclosure of your personal information is:

- **compelled by law** – for example disclosure to courts under subpoena
- **in the public interest** – for example where a crime, fraud or misdeed is committed or is suspected, and disclosure against the customer's rights to confidentiality is justified
- **in CarFleet interest** – for example disclosure to a court in the event of legal action to which CarFleet is a party
- **With your consent**

Your consent is important.

Your consent can be expressed or implied.

Your express consent can be verbal or written; for example when you sign an application form you are giving your express consent for us to obtain a credit reference about you from a credit reporting agency.

You imply consent when we can reasonably conclude that you have given consent by some action you take, or when you decide not to take action.

If you do not consent to certain uses of personal information, we may not be able to provide a particular service.

Disclosing to third parties.

Except where it is required by law, we only disclose personal information to third parties with your express or implied consent.

For example, we may disclose personal information to: a credit reporting agency or a third party financier.

CarFleet does not disclose names and addresses to third parties for the purpose of allowing them to direct market their products and services.

Direct marketing and your privacy

From time to time we may use the personal information we have collected from you to contact you with service updates on our products and services.

If you do not wish to receive direct marketing information, you can tell us at the time.

We keep your personal information up-to-date

If we have accurate personal information about you, it enables us to provide you with the best possible service.

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date when ever we collect or use it.

We will correct personal information.

If you find that current personal information we hold about you is inaccurate, incomplete or out-of-date, please contact us and we will correct it.

You can access your information

CarFleet, on request, will provide you with information about you which is readily accessible and which may lawfully be provided.

CarFleet will recover from you reasonable costs of locating, collating and supplying the information.

Your request to provide information will be dealt with in a reasonable time .

We store your personal information securely

We protect any personal information that we hold from misuse and loss. We also protect it from unauthorised access, modification and disclosure.

Only authorised users can access your personal information, and access is only for approved purposes.

Your personal information may be stored in hardcopy documents, as electronic data or in CarFleet's software or systems.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

CarFleet security measures

We have a security statement documented for internal use. Your personal information will be recorded, amended and deleted only by authorised means.

In addition, all employees sign confidentiality agreements as a condition of working for CarFleet.

Web site security and privacy

The Internet has rapidly changed the way we do business – it allows CarFleet to provide financial services that can be accessed through a computer.

We understand that you may be concerned about the confidentiality and security of the personal information we collect about you online. Accordingly, we have systems in place to ensure our online dealings with you are secure and confidential as your dealings would be if processed manually.

Resolving your concerns

We respond quickly to complaints

If you believe that the privacy of your personal information has been compromised, you are entitled to complain. We will respond to your complaint as soon as possible but within 2 working days, to let you know who is responsible for managing your complaint. We will try to resolve the complaint within 10 working days. When this is not possible, we will contact you within that time to let you know how long we estimate it will take to resolve the complaint.

We have appointed the Privacy Manager to impartially and objectively investigate any complaints.

How to make a complaint

If you have a complaint regarding the privacy of your personal information please contact the Privacy Manager at the address or on the phone number listed below. For any other complaint please contact the person you have been dealing with and they will take responsibility for your complaint.

Contact Details

Contact: The Privacy Manager
Phone: (08) 8111 7700
Mail: CarFleet
Level 2 81 Flinders Street
Adelaide, SA 5000
Fax: 08 8111 7799
Email: sales@carfleet.com.au