

## **PRIVACY POLICY**

### **True EV Pty Ltd t/as XPENG Australia**

#### **Introduction**

True EV Pty Ltd (“we”/ “us”/ “our”) endeavour at all times to comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles, and the Privacy (Credit Reporting) Code 2014 which together are referred to in this policy as “Australian Privacy Law”.

This policy applies to anyone who accesses any website or app of ours. It also applies to anyone who deals with us or from or about whom we collect personal information (whether as a prospective or an actual customer, guarantor, contractor, supplier, service provider, employee or in any other capacity whatsoever) including anyone who applies for or receives consumer or commercial credit from us or through us from an external credit provider.

We may collect personal information, sensitive information, consumer credit information and/or commercial credit information in respect of any person to whom this policy applies (“you”).

For the purposes of this policy, the term “personal information” has the meaning given to it in the Privacy Act 1988 (Cth).

We will give you a hardcopy of this policy on request – refer to the heading “Our Contact Details”.

Our True EV entities collect and share with each other customer information, including personal information, to provide you with products, services, information and assistance, respond to your enquiries and help keep your information up to date. As such, we may have received information directly from you, or we may have received your personal information from a True EV entity, for these purposes.

Your information may also be disclosed to our True EV network service providers in Australia and overseas, for these purposes.

For any queries in relation to your personal information held by an True EV entity (including how to access, amend, make a complaint or opt out of an information sharing arrangement), or to view a copy or obtain a copy of an True EV Group entity’s privacy policy, please contact the relevant entity, at the details set out above.

If we cannot share with or disclose to our True EV entities all or some of your personal information (because you do not authorise us to share or disclose the information, you choose to opt-out, or otherwise), we may not be able to:

- provide you with the products, services and information, or to the level, you would like or require
- provide you with access to and use of the App
- provide you with a benefit, allowance or concession
- properly investigate or resolve a complaint

#### **True EV Marketing**

True EV entities may send you marketing to inform you about products or services, special offers, promotions and events that may be of interest to you. These marketing communications may include joint promotions with promotion partners and may be sent to you using any contact details provided by you, such as post, phone, email or SMS.

Please note that each of the True EV entities are separate entities. If you do not wish to receive marketing from one entity, you can let that entity know at any time using the contact details in their privacy policy (available on their website) or using the “unsubscribe” or other opt-out function offered by the entity.

Your consent to receive marketing from an True EV entity will be deemed to be ongoing if you do not opt out when you are offered the opportunity to do so, or unless and until you advise the relevant entity otherwise.

### **Pseudonyms**

You are not required to provide us with your name or any personal information if you do not wish to. You are free to use any name allowed by law. We, however, may not deal further with you without obtaining your real name and other verifiable pieces of personal information.

Neither we nor any external credit provider is permitted by law to provide you with credit without obtaining proof of your identity.

### **By visiting our website, using our apps, contacting us by phone or otherwise dealing with us**

By visiting our website, using our apps, contacting us by phone or otherwise dealing with us, you agree to this policy and you also agree to the collection of your personal information via the website, app or otherwise, call recordings and also to our collection, holding, use and disclosure of your information in accordance with this policy.

### **The kinds of information we collect and store**

We may collect and store personal information about you, including your:

- name
- address
- date of birth
- employer, previous employers and length of any employment
- email address
- telephone numbers
- photos, images and biometric information
- information found on social media
- contact details
- payment details

- customer history with us

We may also collect and store information about your visits to our website and your access and use of the app (as the case may be), including:

- the browser type, device type, domain name, IP address and operating system of the computer from which you accessed the internet
- the date and time you accessed the website or our apps
- the internet address of the website from which you linked directly to our website
- the pages you accessed while visiting the website and your interactions with the website
- vehicle related data which may be automatically transmitted from your vehicle to one or more of the True EV Group entities.

Our websites may use cookies to collect and store information. If you do not wish to have cookies placed on your computer, you can set your browser preferences to reject cookies or disable them through your web browser.

Your internet service provider or the providers of your internet browser software may also collect such information for their own purposes. We are not responsible for the collection, storage and use of such information by these entities and refer you to their respective privacy policies.

We may also collect and store information obtained through your phone calls to or from our dealerships and service centres, customer service lines and other dedicated business lines, including:

- the phone number from which you are calling
- the name displayed on the Caller ID (if available)
- call recordings and transcripts of calls you place to us or from our business lines

We may use and analyse call information to increase or verify the accuracy of caller information, customise customer response according to call location, inform customer profiles and sentiment and as otherwise set out in this policy.

We may also collect, store and disclose between True EV entities information obtained through your access to and use of our apps, including but not limited to:

- your full legal name;
- email address;
- mobile number;
- vehicle identification details including model, VIN (vehicle identification number) and registration plate.

A True EV entity may also collect telematics log data from the XPENG vehicle you purchased from us. The data may be collected via remote access or in person at a service

appointment. Telematics log data is required to improve the goods and services provided by the True EV Network. Such data includes but is not limited to:

- vehicle status information including speed, battery and charging, odometer readings, vehicle mechanisms, Electronic Control Unit information
- cellular data usage
- other data to assist in identifying issues and analysing the performance of the vehicle

If you use the map navigation systems in your XPENG vehicle through an application (for example, Telanav Map), a True EV entity may also collect information relating to the vehicle identification number (VIN), real-time locations and address details.

If you apply for commercial or consumer credit we will also collect and store information, as referred to under the headings “Commercial Credit Information” and “Consumer Credit Information”.

If you apply on the grounds of hardship to vary payment arrangements for credit granted, we may also collect and store information, as referred to under the heading “Hardship Information”.

If you apply for employment we may also collect and store information, as referred to under the heading “Employment Information”, including your:

- education, training and other qualifications
- work history
- professional or trade associations or union membership
- hobbies and other interests
- criminal history
- personal statements about your attitudes to: o life
- work
- relationships
- other workers

If you apply to join a loyalty program, we may also collect and store information, as referred to under the heading “Loyalty Programs”.

## **How we collect your personal information**

If you:

- inquire about our goods or services or about becoming our customer, or if you become our customer, in relation to any goods or services
- download, access and/or use the App or other cloud based service or application
- apply for, or receive, credit from us or through us from another person

- agree to guarantee credit from us or through us from another person
- apply or agree to vary the terms of payment under a credit contract
- apply for employment or otherwise agree to work for or with us
- apply to join a loyalty program
- apply for or accept grants or other assistance from us
- otherwise deal with us

then we may collect personal, credit and/or sensitive information about you from you or from other sources when it is impractical or unreasonable for us to collect it directly from you.

These sources may include:

- a credit reporting body
- someone authorised by you such as an agent, broker, accountant, solicitor, attorney, financial counsellor, introducer, business colleague, associate, family member or guarantor
- a referee
- an employer (current or former)
- a government body
- financial institution
- a professional or trade association or trade union
- a manufacturer or distributor of any products or services supplied by us, purchased by you or in respect of which you have made enquiries or which you get serviced or repaired with us
- our agents such as commercial agents, debt collectors or solicitors

We may collect the information in person, over the telephone or internet, by mail, fax, email or camera, through social media or biometric reader, by other electronic means or by completion of an application or consent form, whether on-line or otherwise. We may also purchase it from third parties if lawful to do so.

We may collect the information from your visit to our website through the use of technologies such as anonymous identifiers, session variables and cookies. If you set your internet web browser to block or limit cookies, some features of our website may not work as efficiently or at all.

### **If we do not collect your personal information**

If we cannot collect all or some of your personal information (because you do not agree to provide the information, for us to share or disclose the information, you choose to opt-out, or otherwise), we may not be able to:

- provide you with the products, services and information, or to the level, you would like or require
- provide you with access to the App or other cloud-based service or application
- provide you with a benefit, allowance or concession

- properly investigate or resolve a complaint

### **How we hold your personal information**

We use reasonable endeavours to secure your personal information which may include:

- maintenance of a secure environment for storage of information
- requiring that access to such information be confined to authorised personnel
- using technology such as encryption or password protection to secure information

Your personal information may be held by us in both hardcopy files and also in electronic form in our information technology systems.

We require and/or expect other entities that collect your information from us to use reasonably available technology to secure it.

We are not responsible for the security of any computer, mobile phone, tablet computer or other device whatsoever which you use to access our website, our apps, cloud based service or application or to communicate with us and through which we provide communications to you.

We take all reasonable steps to keep your personal information secure. However, to the extent liability cannot be excluded due to the operation of statute, we exclude all liability (including in negligence) for the consequences of any unauthorised access to your personal information. Please notify us immediately if you become aware of any breach of security.

We will hold your personal information for as long as required to comply with our obligations under the Australian Privacy Laws. When your personal information, sensitive information and/or commercial credit information are no longer required to be retained by us, we use best endeavours to safely and securely delete or destroy the information or keep it in a form that does not identify you.

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

We may collect, hold, use and disclose your information for the following purposes:

- the provision of goods or services to you
- to provide you with access to and use of our apps, other cloud-based services or applications
- the administration of agreements to which you or we are a party and to assess compliance with them and benchmark performance
- the administration of any warranty provided to you
- the consideration of any application or proposed guarantee by you
- to ask about your experiences with or impressions of goods or services supplied by us or to you or in respect of which you have made enquiries
- to contact you regarding product recall
- to conduct customer care, marketing, promotional and advertising activities

- to conduct surveys and assess market trends
  - to improve website functionality or useability
  - to facilitate the operation or functionality of operational, administrative, information and other systems and procedures
  - to assist with audits, reviews, investigations or enquiries concerning goods or services supplied by us or to you or otherwise
  - the administration, management or improvement of business
  - for data analytics and market research
  - for purposes outlined in policies, procedures or manuals
  - for a time and attendance system or provision of services such as training for employees, contractors or providers or receivers of goods or services
  - assessment and processing of job or other applications
  - to share between our related bodies corporate in Australia for any of these purposes
  - to exercise, enforce, take lawful action in respect of, secure or perfect any right or agreement
  - to communicate with you (or to disclose your personal information to third parties so they may communicate with you), by way of direct marketing, information about our goods or services or those of other organisations
  - to search public records or registers, or to register information or an interest thereon
  - through surveillance activities undertaken to assist in the protection of people, property and company assets and resources (including ICT assets), information which may also be used to gather operational data, in connection with suspected illegal or improper activities and as part of disciplinary investigations
  - any potential or actual sale, transfer, merger, acquisition, restructure or other dealing in respect of business or assets
  - agreements we have with manufacturers, distributors or suppliers of goods or services supplied by us or to you or in respect of which you have made enquiries or which you get serviced or repaired with us, other suppliers, financiers, insurers, brokers, service providers, dealer associations or other external parties whatsoever ("counterparties")
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- to allow counterparties to achieve any of these purposes and share your information with other organisations whether or not part of our group (including dealerships and businesses in their networks and their suppliers, service providers, associates and other external parties whatsoever) for these purposes (and this includes disclosure to the counterparties and other organisations for such purposes and we refer you to their privacy policies)
  - to communicate with you for any of these purposes
  - any purpose requested or consented to by you
  - any purpose required, authorised or permitted by law

- compliance with any law including the National Consumer Credit Protection Act, Privacy Act, Anti-Money Laundering and Counter-Terrorism Financing Act and any other law whatsoever
- any purpose referred to in this policy

### **How we disclose your information**

We may use or disclose your personal information:

(a) for the purpose for which it was collected. We will also use and disclose your personal information for a secondary purpose that is related to a purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose; and

(b) in circumstances where:

(i) you have expressly or impliedly consented to the use or disclosure;

(ii) in confidence to our advisers, consultants and insurers; or

(iii) it is authorised or required by or under an Australian law or court/tribunal order.

We may be required to disclose your personal information to respond to subpoenas, court orders, or to investigate, prevent, defend against, or take action regarding violations of our terms and conditions, illegal activities, suspected fraud, or situations involving potential threats to the legal rights or physical safety of any person or the security of our network, customers/users or services.

Any purchases and/or payments made on or via our website, will be processed through our third-party payment processor where they will collect the billing and financial information required to process your charges. This may include your name, address, e-mail address, and financial information. Our payment processors do not share your financial information with us, but they may share non-financial information with us related to your purchases, including your name, address, and the service purchased.

You acknowledge and agree that delivery of your purchase could involve disclosure of certain personal information about you to bring about delivery of the item(s) such as your name and contact details, which may be disclosed on the cover of the parcel, on an envelope or a delivery related document, as the case may be, which could be seen by third parties who view such parcel, envelope or said document.

### **How to opt out of receiving direct marketing material**

If we send you direct marketing material, we will provide you with a means to opt out of receiving further material.

You may opt out of receiving direct marketing material from one or more of us only by contacting us as referred to under the heading "Contact" or by any other means referred to in the direct marketing material.

If you wish to raise concerns about direct marketing material you receive from us or through use by others of our databases, please contact us as referred to under the heading "Contact".



## **Whether we supply your information to overseas recipients**

Your personal information may be transmitted to overseas recipients as part of our ordinary business or normal use of our information technology systems. Although it is not practicable to list all the countries in which these recipients are located, they are likely to include China, USA, UK, New Zealand, Japan, India, Germany, Canada, Singapore, Philippines, Czech Republic, Spain, South Korea, Sweden or Malaysia ("Recipient Countries").

We may also supply some of your personal information and (if you apply to a loyalty program offered by an external organisation) sensitive information to overseas recipients. It is not practicable to list all the countries in which these recipients are located but they are most likely to be in the Recipient Countries.

When we supply your information to any overseas recipients, we shall do so only for purposes listed in this policy or a relevant privacy collection statement, and in accordance with Australian Privacy Law. However, an overseas recipient may not be required to protect your information in a way that, overall, provides comparable safeguards to those in the Australian Privacy Law.

## **Our apps, other cloud-based services and applications**

If you download or otherwise access our apps, other cloud-based services and applications for use in connection with your XPENG electric vehicle, we will:

- collect, hold and use the information detailed under the sub-heading "The kinds of information we collect and store" of this policy; and
- disclose such information between the True EV entities as is required to enable you to access and use our apps, other cloud-based services and applications.

In the event you temporarily provide access or possession of your XPENG vehicle to a third party or permanently sell your XPENG electric vehicle to a third party, your personal information held by our apps, other cloud-based service or application will become immediately accessible to that third party.

You must immediately inform XPENG of the temporary or permanent arrangement to enable XPENG to directly remove the link between your XPENG electric vehicle and any user account associated with our apps or cloud-based service or application.

You acknowledge that if you do not inform XPENG of the temporary or permanent arrangement, the third party may have access to your personal information and such access or disclosure shall not amount to a breach of the Australian Privacy Laws by any one of the True EV entities.

## **Commercial Credit Information**

"Commercial credit" is credit to finance the purchase of goods or services from us or another party which are for business use and not for personal, domestic or household purposes.

We will collect, hold, use and disclose commercial credit information from or about you if you:

- apply for or receive commercial credit from us or through us from an external credit provider

- agree to provide a guarantee for such credit

The commercial credit information about you which we may hold, use, collect and disclose includes:

- Identification information.
- Financial Information including:
  - assets
  - liabilities
  - Credit liability information about any credit accounts you have applied for or hold whether with us or some other credit provider including: o type of account
  - when it was opened and, if applicable, closed
  - if a credit account, then the maximum amount of credit approved
  - other specific terms and conditions of the account
  - Repayment history information of credit accounts you now hold or which you have held including: o whether or not payment was made in any month it was due
  - any late payments
  - in what month the payment was ultimately paid
- Information about the credit application including: o the type of credit, whether consumer or commercial
- the amount of credit sought
- Default information if you fail to make a payment owed to us or another credit provider which was overdue for more than 60 days. We may disclose this to a credit reporting body. It may also be disclosed to a credit reporting body by another credit provider
- Court proceedings information about a judgment of any court that was made against you in relation to any credit that was provided to or applied for by you
- Publicly available information about you that is not otherwise described above but which is relevant to your credit worthiness
- Credit worthiness or credit eligibility information including any we obtain from a credit reporting body

We may collect, hold, use and disclose your personal and commercial credit information to:

- assess your credit application and that of any proposed guarantors (or progress the applications to the relevant credit provider) and report on the progress of the applications
- manage the provision of credit and your credit contract
- consider any application for variation of your payments whether or not on the grounds of hardship
- collect any debt or otherwise enforce any rights whether by court proceedings or otherwise arising under your credit contract

- assist you if we consider you may be at risk of default
- undertake securitisation activities or any assignment of debt
- deal with any complaint by you through our Internal Dispute Resolution process or External Dispute Resolution scheme

We will only disclose the commercial credit information to external credit providers with your consent or if you have made or intend to make application to them for credit or if we are permitted to do so by law. We refer you to the privacy policies of these external credit providers.

In order to obtain credit information about you from credit reporting bodies we may disclose to them commercial credit information about you. Those credit reporting bodies may then include that commercial credit information about you in reports they provide to other credit providers.

The credit reporting bodies to which we may disclose your credit information include:

Equifax Pty Ltd

GPO Box 964

NORTH SYDNEY NSW AUS 2059

Website: [www.equifax.com.au](http://www.equifax.com.au)

We refer you to the privacy policies of these credit reporting bodies.

We shall not disclose your commercial credit information to any other party for the purpose of direct marketing without your consent unless permitted by law. We may disclose other personal information for that purpose as described above.

### **Consumer Credit Information**

“Consumer credit” is credit to finance the purchase of goods or services from us or another party which will be used wholly or predominantly for personal, domestic or household purposes.

We may collect, use, hold and disclose consumer credit information from or about you if you:

- apply for or receive consumer credit from us or through us from an external credit provider
- agree to provide a guarantee for such credit

The consumer credit information about you which we may collect, hold, use and disclose includes:

- Identification information
- Financial Information including: o income (from all sources including government benefits) and current employment status and recent history
- assets
- expenses

- debts
- Credit liability information about the credit accounts you have applied for or hold whether with us or some other credit provider including:
  - o type of account
  - when it was opened and, if applicable, closed
  - if a credit account, then the maximum amount of credit approved
  - other specific terms and conditions of the account
- Repayment history information of credit accounts you now hold or which you have held including:
  - o whether or not payment was made in any month it was due
  - any late payments
  - in what month the payment was ultimately paid
- Information about the credit application including:
  - o the type of credit, whether consumer or commercial
  - the amount of credit sought
- Default information if you fail to make a payment owed to us or another credit provider which remains overdue for more than 60 days. We may disclose it to a credit reporting body. It may also be disclosed to a credit reporting body by another credit provider
- Court proceedings information about a judgment of any court that was made against you in relation to any credit that was provided to or applied for by you
- Publicly available information about you that is not otherwise described above but which is relevant to your credit worthiness
- Credit worthiness or credit eligibility information including any we obtain from a credit reporting body

We may collect, hold, use and disclose your personal and consumer credit information to:

- assess your credit application and that of any proposed guarantors (or progress the applications to the relevant credit provider) and report on the progress of the applications
- manage the provision of credit and your credit contract
- consider any application for variation of your payments whether or not on the grounds of hardship
- collect any debt or otherwise enforce any rights whether by court proceedings or otherwise arising under your credit contract
- assist you if we consider you may be at risk of default
- undertake securitisation activities or any assignment of debt
- deal with any complaint made by you through our Internal Dispute Resolution process or to an external dispute resolution body
- make a consumer credit inquiry of a credit reporting body about you

We will only disclose the consumer credit information to external credit providers with your consent or if you have made or intend to make application to them for credit or if we are permitted to do so by law. We refer you to the privacy policies of these external credit providers.

In order to obtain credit information about you from credit reporting bodies we may disclose to them consumer credit information about you. Those credit reporting bodies may then include that consumer credit information about you in reports they provide to other credit providers.

The credit reporting bodies to which we may disclose your credit information and their contact details are included above under the heading "Commercial Credit Information". We refer you to their privacy policies.

We shall not disclose your consumer credit information to any other party for the purpose of direct marketing without your consent unless permitted by law. We may disclose other personal information for that purpose as described above.

### **Hardship Information**

"Hardship information" is information supplied by you or otherwise collected by us to facilitate consideration of a variation to the terms of repayment of commercial or consumer credit granted to you on the grounds of hardship.

We may collect hardship information if you:

- have received credit from us;
- are experiencing difficulty in meeting your repayment obligations under your credit contract with us; and
- have applied for or approached us for a variation in those obligations on the grounds of hardship whether as result of receiving a notice or statement from us or otherwise.

In the course of you applying for a variation in repayment terms on the grounds of hardship, or us otherwise considering such a variation, we may collect from you or from other sources information about illness, unemployment or other reasonable causes of hardship. This will, most likely, be "sensitive information" under Australian Privacy Law.

We will only collect sensitive information that is relevant to consideration of a variation in your repayment terms on the grounds of hardship. Such information may include:

- health information about you or another member of your family
- the reasons for your current financial position or that of your business
- changes to your marital status
- other matters relevant to consideration of a variation to the terms of repayment of your credit and which have not otherwise been collected by us as personal or credit information

We will only collect, use, hold and disclose the sensitive information included in your hardship information for the following purposes:

- to assess your application for a variation to the terms of repayment under your credit contract on the grounds of hardship ('hardship variation')
- to explain our decision whether or not to agree to a hardship variation
- to administer, monitor and record any agreed hardship variation

We shall not disclose the sensitive information to any party except for the purposes described above or as permitted by Australian Privacy Law.

In particular, we shall not disclose the sensitive information to any credit reporting body or any other credit provider except as described above or as permitted by the Australian Privacy Law, and without limitation we may disclose your repayment history or default information as notified above.

### **Employment Information**

We may collect personal and sensitive information from you in relation to your application for employment with us. We will collect, hold and use that information solely for the purposes of assessing your application.

We will not, without your consent, disclose such information to any external person. We will destroy our record of your application within six (6) months of any unsuccessful employment application unless you approve otherwise. If you are successful, your information will become part of your employment record with us.

### **Loyalty Programs**

If you apply to join a loyalty program offered by us or through us by a manufacturer or distributor of goods or services supplied by us or by any other organisation, we may also collect the following kinds of information:

- marital status
- gender
- household Income
- number of children living at home
- sporting interests
- leisure and cultural interests
- previous and current motor vehicles owned by you
- your decision to purchase a particular motor vehicle
- financial information about the purchase

This information will be collected, held, used by us and may be disclosed to the organisation providing the loyalty program and some of this information may be provided to our agents or their agents for the following purposes:

- providing the services offered as part of the loyalty program

- informing you about other goods or services offered by us or the other organisation
- providing information to third party contractors who supply services to the loyalty program or directly to you as part of the program

- to obtain your feedback on the loyalty program
- otherwise monitor, manage and administer the loyalty program

We refer you also to the privacy policy of the organisation providing the loyalty program.

### **How you may access your personal information**

Any request for access to your personal, sensitive or credit information held by us must be sent by email or post to our contact details referred to below under the heading “Our Contact Details”.

If we are unable to grant your access, we will give you our reasons in writing within a reasonable time. These may include where providing the information to you may:

- reveal personal information about another individual person
- pose a threat to the health or safety of another individual person
- not be permitted by law
- reveal information of a commercially sensitive nature which is not required to be disclosed to you by Australian Privacy Law

There is no charge to make a request for access to your information but we may apply an administration fee for providing access.

We cannot give you access to credit information held about you by an external party whether that body obtained the information from us or not. We refer you to the privacy policy of that body.

### **How you may correct any personal information we hold about you**

If you believe any personal information we hold about you is incorrect, please contact us at the contact details referred to below under the heading “Our Contact Details” and tell us what information is, in your belief, incorrect and how you want it changed.

We will deal with your request according to Australian Privacy Law. If we receive a request for access or correction, we will provide our response and/or complete any reasonable action within the timeframe required by law.

If we are unable to give you access, or if we decline to update your personal information, we will issue a written notice to you that describes our reasoning for doing so. Before we can provide you with any personal information that you have requested, we are required to verify your identity.

We reserve the right to charge you an administrative fee if we are requested to provide you with access to personal information.

If we have supplied credit information which we have agreed to correct to a credit reporting body, we will notify that body within the timeframe required by law.

### **Complaints about how we deal with your personal information**

If you have any complaint about how we deal with your personal information, please contact us at the contact details referred to below. We will follow our Privacy Internal Dispute Resolution Process, which complies with the Australian Privacy Laws.

### **Contact**

All communications you send to us must be sent by email or post to the following address AND marked to the attention of "The TrueEV Privacy Officer":

- By email: [info@trueev.com.au](mailto:info@trueev.com.au)
- By post: Suite 31.05, L31 Tower Two, International Towers, Barangaroo NSW 2000

### **External Services**

If you have contacted us to make a privacy complaint and are not satisfied with our response or Internal Dispute Resolution Process, you may also refer the matter to:

The Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Tel: 1300 363 992

Fax: 02 9284 9666

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

If you have provided personal information to us for the purpose of applying for consumer credit and you have contacted us to make a privacy complaint and are not satisfied with our response or Internal Dispute Resolution Process, you may also refer the matter to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001 AUS

Tel: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Fax: 03 9613 6399



Website: [www.afca.org.au](http://www.afca.org.au)

### **Changes to this Policy**

We may make changes to this Privacy Policy from time to time for various reasons including:

- changes to the law
- changes to technology
- changes to our business practices, procedures or systems

We will notify such changes by including the updated policy on our website. Where the changes may affect you in a particular way, and you have a contract with us, we will notify you if required by the contract or Australian Privacy Law.

### **Children's Privacy**

We do not, and do not intend to transact with anyone we know to be under the age of 18. If you are under the age of 18, you should only communicate and transact with us with the involvement of a parent or guardian and should not submit any personal information to us. By providing any personal information to us, you declare that you are over the age of 18.